

# Search Items Description

S2 277026 (TAX OR TAXES) (25N) (LOAN? ? OR BORROW?)  
S3 22867557 (PRE OR PRIOR OR BEFORE) (2N) (YEAR OR FILE? ? OR FILING) OR  
ANTICIPAT? OR EXPECT? OR ESTIMAT?  
S4 155916 TAX() (RETURN? ? OR REFUND?)  
S5 16712 S3(20N)S4  
S6 1039 S5 AND S1  
S7 517 S6 AND S2  
S8 353 S5(25N)S1  
S9 170 S8(30N)S2  
S10 73 S9 NOT PY>2000  
S11 51 RD (unique items)  
? show file  
File 9:Business & Industry(R) Jul/1994-2005/Jul 14  
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File 15:ABI/Inform(R) 1971-2005/Jul 15  
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File 16:Gale Group PROMT(R) 1990-2005/Jul 14  
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File 148:Gale Group Trade & Industry DB 1976-2005/Jul 15  
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File 160:Gale Group PROMT(R) 1972-1989  
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File 275:Gale Group Computer DB(TM) 1983-2005/Jul 15  
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File 621:Gale Group New Prod.Annou.(R) 1985-2005/Jul 15  
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File 636:Gale Group Newsletter DB(TM) 1987-2005/Jul 14  
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File 810:Business Wire 1986-1999/Feb 28  
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File 813:PR Newswire 1987-1999/Apr 30  
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File 475:Wall Street Journal Abs 1973-2005/Jul 14  
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11/3,K/2 (Item 1 from file: 9)  
DIALOG(R) File 9:Business & Industry(R)  
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02081639 Supplier Number: 25600294 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**H&R Block Agrees to Pull Allegedly Misleading Advertising**  
( H & R Block has entered into a consent agreement to discontinue  
advertising full tax refunds through refund anticipation loans in  
response to a suit brought by competitor Liberty Tax Service)  
Kansas City Star , p N/A  
February 19, 2000  
DOCUMENT TYPE: Regional Newspaper (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 412

( H & R Block has entered into a consent agreement to discontinue  
advertising full tax refunds through refund anticipation loans in  
response to a suit brought by competitor Liberty Tax Service)

11/3,K/2 (Item 2 from file: 9)  
DIALOG(R) File 9:Business & Industry(R)  
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01550630 Supplier Number: 24260405 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Beneficial's Del. Bank Tagged for Probable Sale**  
(Beneficial National Bank (Wilmington, DE), with 8 branches and \$406 mil in  
assets, will be offered for sale when Household International buys  
Beneficial Corp for \$8.65 bil)  
American Banker, v CLXIII, n 92, p 6  
May 15, 1998  
DOCUMENT TYPE: Newspaper ISSN: 0002-7561 (United States)  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 518

ABSTRACT:  
...Beneficial Corp for \$8.65 bil. Beneficial National Bank is the US leader  
in making tax refund anticipation loans , thanks to a partnership  
with H & R Block Inc. The bank also makes commercial, mortgage and  
community loans . The bank has 180 employees.

Observers say that the bank could bring a sale price of \$30 mil. The tax  
loan business will fall about 50% in 1998 vs 1997, thanks to faster  
refunds from IRS...

TEXT:  
...president of Beneficial National Bank, and Chuck Colip, president of  
Household Bank.

A partnership with H & R Block Inc. has made Beneficial National Bank No.  
1 in tax refund anticipation loans in the country. The bank also  
has commercial, mortgage, and community lending divisions.

...

11/3,K/3 (Item 1 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
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Three routes to the top

Cocheo, Steve

ABA Banking Journal v90n7 PP: 42-44 Jul 1998

ISSN: 0194-5947 JRNL CODE: BNK

WORD COUNT: 2049

...TEXT: a Swiss Army knife; it is a:

\* Dedicated servicing shop, administering for Beneficial Corp. the **tax refund anticipation loan** program it runs in cooperation with **H & R Block**.

\* Corporate bank, serving as Beneficial Corp.'s in-house money mover and corporate cash...

11/3,K/4 (Item 2 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

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01478126 01-29114

**Beneficial parentage**

Cocheo, Steve

ABA Banking Journal v89n7 PP: 44-50 Jul 1997

ISSN: 0194-5947 JRNL CODE: BNK

WORD COUNT: 1816

...TEXT: significant that it warrants separate mention, is the part it plays in Beneficial Corp.'s **tax refund anticipation loan** program. Beneficial has been offering such **loans** for ten years in cooperation with **H & R Block** and certain Block franchisees, and recently struck an exclusive arrangement with Block for **loans** originated through Block-owned offices.

Refund anticipation **loans** are a short-term product. **Borrowers** who, on completing their federal **taxes**, find that they are going to get a refund, can obtain a **loan** based on the refund amount rather than wait for the Internal Revenue Service to mail the check. (To take part, the taxpayer must file the **tax** return electronically.) The bulk of this business is done in the first three and a...

11/3,K/5 (Item 3 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

01139696 97-89090

**Growth and income strategy shines in mediocre markets**

Elgin, Peggie R

Pension Management v31n12 PP: 40-41 Dec 1995

ISSN: 0098-1753 JRNL CODE: PWN

WORD COUNT: 1686

...TEXT: and a half. We looked at it differently. The company still has the franchise of **tax returns**. If anyone is going to be able to get through refund **anticipation loans** with less information, it is going to be **H & R Block**, not Joe's **Tax Service**. It actually could give **H & R** the opportunity to raise their fees. In the end, that is what they did. Business...

*Applicants  
Assignee  
Photo art*

11/3,K/6 (Item 4 from file: 15)

DIALOG(R)File 15:ABI/Inform(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

01081482 97-30876

**Institutional initiatives for technological change: From issue interpretation to strategic choice**

Ginsberg, Ari; Venkatraman, N

Organization Studies v16n3 PP: 425-448 1995

ISSN: 0170-8406 JRNL CODE: ORS

WORD COUNT: 7398

...TEXT: over 100 percent each year for the last four years. Working with banking partners, major **tax - return** preparation firms, such as H & R Block and Jackson Hewitt, now provide loans within two to four days against the **expected** refund (Baig 1994). Recently, however, the IRS has discovered several systematic cases of fraudulent claims...

11/3,K/7 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2005 The Gale Group. All rts. reserv.

07015803 Supplier Number: 59316418 (USE FORMAT 7 FOR FULLTEXT)

**H&R Block Stands Its Ground Against Competitor's Claim.**

PR Newswire, p6965

Feb 10, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 382

In a trial program, H&R Block is offering its **tax** preparation clients refund anticipation **loans** at no additional charge in parts of Virginia, Pennsylvania, New York, Iowa, Ohio and all of California. Refund **anticipation loans** (RALs) allow taxpayers to receive a cash advance of the amount of their **tax refunds**, minus **tax** preparation fees, in as little as 48 hours. During the test program, H & R Block is paying a fee to the lending bank so that the client incurs no bank charge.

"The response to our refund anticipation **loan** offer has been extremely positive," said Tom Zimmerman, president, H&R Block **Tax** Services. "As advertised, our **tax** preparation clients receive RALs at no additional charge because H&R Block is paying a...

11/3,K/8 (Item 2 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2005 The Gale Group. All rts. reserv.

05767457 Supplier Number: 50254855 (USE FORMAT 7 FOR FULLTEXT)

**Philly Bank to Let President's Contract Expire After Conflict Over Replacing Revenue Source**

KLINE, ALAN

American Banker, v163, n162, p4

August 21, 1998

Language: English Record Type: Fulltext

Article Type: Article

Document Type: Magazine/Journal; Trade

Word Count: 381

*XX Reference of Interest*

Livingston, Ill., said First Republic needs to find new revenue streams to replace the anticipated loss of its tax - refund business.

For eight years First Republic has had an agreement with tax preparer Jackson - Hewitt Inc. to give its customers short-term loans to be repaid with tax refunds. But this agreement, which has generated strong first- quarter income for First Republic over...

11/3,K/9 (Item 3 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

05607414 Supplier Number: 48485055 (USE FORMAT 7 FOR FULLTEXT)  
**Beneficial's Del. Bank Tagged for Probable Sale**  
TIMMONS, HEATHER  
American Banker, p6  
May 15, 1998  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 532

... president of Beneficial National Bank, and Chuck Colip, president of Household Bank.

A partnership with H & R Block Inc. has made Beneficial National Bank No. 1 in tax refund anticipation loans in the country. The bank also has commercial, mortgage, and community lending divisions.

Last year the unit funded \$8 million of tax refund loans. The business is to be run through Household's thrift in Prospect Heights, Ill., a...

11/3,K/10 (Item 4 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

04841934 Supplier Number: 47123505  
**H&R Block sued over 'rapid refund' loan.**  
Golz, Earl  
Austin American-Statesman (TX), pD2  
Feb 13, 1997  
Language: English Record Type: Abstract  
Document Type: Newspaper; Trade

ABSTRACT:

H & R Block, an accounting and auditing firm, is facing a lawsuit for deceptive trade practices in connection with its income tax refund anticipation loans called 'rapid refund.' The plaintiffs, spouses Ronnie and Nancy Haese of Kingsville, TX, allege that the \$29 to \$89 that H & R charges each loan applicant is tantamount to exorbitant interest payments to the loans. Ed Carstarphen...

11/3,K/11 (Item 5 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
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04473868 Supplier Number: 46567544  
**Beneficial renews loan deal with H&R Block.**  
Star-Ledger (Newark, NJ), p41

July 23, 1996

Language: English Record Type: Abstract

Document Type: Newspaper; Trade

**ABSTRACT:**

Beneficial Corp. has declared a 10-year deal with H & R Block to provide refund **anticipation loans** (RALS), which will enable taxpayers to keep their federal income **tax refund** on the same day they electronically file their **tax** returns with the IRS. Beneficial has provided RALS for the past 10 years through H & R Block facilities and renews the agreement every three years. Under the terms of the agreement...

11/3,K/12 (Item 6 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04471657 Supplier Number: 46564640 (USE FORMAT 7 FOR FULLTEXT)

**H&R BLOCK, INC. AND BENEFICIAL NATIONAL BANK ANNOUNCE LONG-TERM REFUND  
ANTICIPATION LOAN ALLIANCE**

PR Newswire, p0722LAM031

July 22, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 459

Refund **Anticipation Loans** allow taxpayers to **borrow** an amount approximately equal to their **expected income tax refund**. Beneficial National Bank has made RALs to H & R Block customers for the past nine years under contracts that were renegotiated every three years...

11/3,K/13 (Item 7 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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04140368 Supplier Number: 46044178 (USE FORMAT 7 FOR FULLTEXT)

**Tax service offers 25% discount to furloughed government employees.**

Business Wire, p1041322

Jan 4, 1996

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 350

... to about two weeks. There is no charge for electronic filing with paid preparation at **Jackson Hewitt**.

**Jackson Hewitt** 's SuperFast Refund (SFR) is a refund **anticipation loan** that allows a qualified taxpayer the use of the **tax refund** money in two days. The company has another product to speed up a **tax refund**. The Accelerated Tax Refund (ACR) helps the taxpayer to have the use of the ...

11/3,K/14 (Item 8 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

(c) 2005 The Gale Group. All rts. reserv.

03684109 Supplier Number: 45209486

**Beneficial Corp. - Company Report**

Investext, p1-4

Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

ABSTRACT:

...without any apparent give-up in price or quality. Beneficial Corp. got exclusive rights to H & R Block's **tax refund** loan (RAL) business. A **refund anticipation loan** is a loan to a taxpayer that is collateralized by his or her **expected tax return**. The feeder for the business is **tax preparers**, particularly H & R Block, the monster in the business. At present Beneficial has 40% of H & R Block's business, with the remainder done by two commercial banks. The new contract with...

11/3,K/15 (Item 9 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

03661447 Supplier Number: 45170533 (USE FORMAT 7 FOR FULLTEXT)  
**Time for a shareholder rapid return Why CompuServe needs to be freed from H&R Block**

Interactive Facts, v1, n25, pN/A  
Dec, 1994  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 1001

... business, that has H&R Block shareholders reaching for the Tums. In the recent past, H & R Block has found a tidy way to coin money by giving out high-interest **loans** to individuals in **anticipation** of their **tax return** proceeds.

Quite simply, H & R Block gives the taxpayer a check immediately upon figuring out what the refund is going...

11/3,K/16 (Item 10 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

02306507 Supplier Number: 43018014 (USE FORMAT 7 FOR FULLTEXT)  
**Bank Automation: FINDING A BENEFICIAL SYSTEM**

InformationWeek, p15  
May 25, 1992  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Tabloid; General Trade  
Word Count: 370

... daily in the average branch.

Earlier this year, Beneficial also instituted a joint venture with H & R Block Inc. to provide **tax "refund anticipation loans"** to customers awaiting refund checks. Beneficial was able to process hundreds of thousands of these **loans** a day using the new systems. In addition, the firm uses its T1 lines to...

11/3,K/17 (Item 11 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

01130572 Supplier Number: 41277647



**Beneficial Company Report**

Investment, p1-10

April 12, 1990

Language: English Record Type: Abstract

Document Type: Magazine/Journal; Trade

**ABSTRACT:**

...G.J.

Beneficial Corporation has over the last three years conducted a cooperative program with H & R Block and certain of its franchisees to provide qualified consumers a "Refund **Anticipation Loan** " if their **tax return** is filed electronically through the Block System. For the period ending March 1990, the company had issued 1.1 million **loans** , up from a little over 550,000 at the same time last year. With the **tax** season not quite over, Beneficial Corp. has already experienced a doubling in volumes this year. Gives information on financial services, real estate **loans** . Tables in report: Stock Price Data & Rating 1989-91; Stock Price & Revenue Data 1987-91...

11/3,K/18 (Item 12 from file: 16)

DIALOG(R) File 16:Gale Group PROMT(R)

(c) 2005 The Gale Group. All rts. reserv.

01118916 Supplier Number: 41261002 (USE FORMAT 7 FOR FULLTEXT)

**Transmit It To The IRS**

CommunicationsWeek, p8

April 2, 1990

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 798

... security concerns about home-computer users directly transmitting their returns to the IRS.

**Related Services**

H & R Block and InstaTax also offer two related services with electronic filing--direct deposit of income **tax refunds** to taxpayers' bank accounts and a Refund **Anticipated Loan** program. RAL lets a taxpayer **anticipating** a refund take out a **loan** through a participating banks. The IRS then sends the taxpayer's refund directly to the...

11/3,K/19 (Item 1 from file: 148)

DIALOG(R) File 148:Gale Group Trade & Industry DB

(c)2005 The Gale Group. All rts. reserv.

12606501 SUPPLIER NUMBER: 65301858 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**BRIEFS. (includes multiple articles) (Brief Article)**

Accounting Today, 14, 14, 3

August 7, 2000

DOCUMENT TYPE: Brief Article

ISSN: 1044-5714

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 601 LINE COUNT: 00051

... has reportedly rejected a proposed \$25 million settlement in a class-action lawsuit that accuses H & R Block and a lender of being unfair to customers who got **tax refund anticipation loans** . U.S. district judge James Zagel would reconsider if the settlement were redrawn to make sure that eligible **loan** customers got all of the \$25 million, reported the Associated Press. Under the rejected settlement...

11/3,K/20 (Item 2 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

10111345 SUPPLIER NUMBER: 20480205

Tax giant's loan deals stir dispute. ( H & R Block short-term loans  
based on expected tax refunds )

Kobliner, Beth

New York Times, v147 , Sun ed, sec3, col 5, pBU9(N) pBU9(L)

April 12, 1998

ISSN: 0362-4331

LANGUAGE: English

RECORD TYPE: Citation

Tax giant's loan deals stir dispute. ( H & R Block short-term loans  
based on expected tax refunds )

11/3,K/21 (Item 3 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

08735075 SUPPLIER NUMBER: 18289888 (USE FORMAT 7 OR 9 FOR FULL TEXT)

N.Y. judge halts Block's 'Rapid Refund' campaign. (New York State Supreme  
Court Judge Lewis R. Friedman, H and R Block Inc., marketing program)

Accounting Today, v10, n8, p10(1)

May 6, 1996

ISSN: 1044-5714

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 394

LINE COUNT: 00033

... last month after oral arguments were heard from both sides in  
March. Friedman wrote that H & R Block was not informing consumers of the  
difference between a Rapid Refund and a refund **anticipation loan**.

Consumers can **expect** a faster refund -- within 14 to 21 days -- when  
their **tax return** is electronically filed. This is often referred to by  
**tax preparers** as a "fast" or "rapid" refund, according to the city agency.  
A refund anticipation **loan**, however, is a **loan** arranged by a **tax**  
preparer based on the amount of a taxpayer's anticipated refund.

A financial institution is...

11/3,K/22 (Item 4 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

08081038 SUPPLIER NUMBER: 17178677 (USE FORMAT 7 OR 9 FOR FULL TEXT)

**Block's tax income down for 2nd time in 40 years. (H&R Block Tax Services  
Inc.) (Brief Article)**

Hock, Sandy

Accounting Today, v9, n13, p2(1)

July 24, 1995

DOCUMENT TYPE: Brief Article

ISSN: 1044-5714

LANGUAGE: English

RECORD TYPE: Fulltext

WORD COUNT: 478

LINE COUNT: 00044

... The company blamed the drops on Block Financial's decision not to  
participate in income **tax refund anticipation loans**. Changes in IRS  
procedure - the elimination of the direct deposit indicator - increased the  
credit risk of RALs.

Overall, H & R Block Inc. reported net operating earnings of \$190.8

11/3,K/23 (Item 5 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

07597884 SUPPLIER NUMBER: 15996532 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**BENEFICIAL CORPORATION ANNOUNCES INTENT TO SELL GERMAN SUBSIDIARY; Will**  
**Take \$38 million, or \$0.72 Per Share Special Charge in the Fourth Quarter**  
**to Provide for Credit Loss Exposure in German Unit.**  
Business Wire, p12191078  
Dec 19, 1994  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 409 LINE COUNT: 00035

... and, accordingly, strong profitability. With the recent  
announcement of our new, long-term agreement with H & R Block for Block's  
**tax refund anticipation loan (RAL)** business included as well, we  
look forward to outstanding earnings results in 1995."  
Beneficial...

11/3,K/24 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

07400786 SUPPLIER NUMBER: 15899472  
**H & R Block's shares drop 17% on concern over new IRS policy. (on tax -**  
**refund anticipation loans )**  
Wall Street Journal , Wed ed, col 6, pB2(W) pB6(E)  
Nov 23, 1994  
ISSN: 0193-2241 LANGUAGE: ENGLISH RECORD TYPE: CITATION

**H & R Block's shares drop 17% on concern over new IRS policy. (on tax -**  
**refund anticipation loans )**

11/3,K/25 (Item 7 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

07304321 SUPPLIER NUMBER: 15524168 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Developments in the interstate delivery of consumer financial services:**  
**location, fees, and common law. (1994 Annual Survey of Consumer Financial**  
**Services Law)**  
Dreher, Darrell L.; Hayden, Hugh M.; Tomkies, Michael C.  
Business Lawyer, 49, n3, 1325-1333  
May, 1994  
ISSN: 0007-6899 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 4257 LINE COUNT: 00332

... rapid refund program.(12) Under the arrangement, Beneficial, a  
national bank headquartered in Delaware, provided **loans** to qualified H &  
R Block customers in the amount of a taxpayer's **expected tax refund** ,  
less a fixed-amount finance charge. The gravamen of the plaintiff's  
complaint was that Beneficial, through H & R Block, charged usurious  
rates of interest to South Carolina residents on such refund anticipation  
loans...

11/3,K/26 (Item 8 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

06095152 SUPPLIER NUMBER: 12448971 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**H&R Block terminates Banc One job. (Brief Article)**  
Accounting Today, v6, n14, p8(1)  
July 20, 1992  
DOCUMENT TYPE: Brief Article ISSN: 1044-5714 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 67 LINE COUNT: 00004

TEXT:

COLUMBUS, Ohio -- H & R Block Inc. has terminated a contract with Banc One Corp. to process **tax refund anticipation loans** and awarded it to Mellon Bank Corp.

11/3,K/27 (Item 9 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

05895654 SUPPLIER NUMBER: 12276770 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Banc One widening tax refund program. (tax-refund-anticipation loans)**  
(Brief Article)  
American Banker, v157, n114, p11(1)  
June 15, 1992  
DOCUMENT TYPE: Brief Article ISSN: 0002-7561 LANGUAGE: ENGLISH  
RECORD TYPE: FULLTEXT  
WORD COUNT: 101 LINE COUNT: 00007

TEXT:

COLUMBUS, Ohio -- Banc One Corp. said Friday that it would expand its **tax - refund - anticipation loan** program nationwide. The announcement followed a decision by H & R Block Inc. to drop the banking company from its refund-lending program.

11/3,K/28 (Item 10 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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05895597 SUPPLIER NUMBER: 12276648 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**H&R Block drops Banc One from tax-refund loan plan.**  
Kantrow, Yvette D.  
American Banker, v157, n113, p1(2)  
June 12, 1992  
ISSN: 0002-7561 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT; ABSTRACT  
WORD COUNT: 619 LINE COUNT: 00046

ABSTRACT: H & R Block Inc has unexpectedly dropped Ohio-based Banc One Corp from the **tax -preparation firm's anticipated - tax - refund loan** program. Block did not formally announce that it was cutting ties with Banc One but...

TEXT:

H& R Block Inc. unexpectedly dropped Banc One Corp. from its **tax - refund - anticipation loan** program this week, costing the Ohio-based company a lucrative source of interest income.

11/3,K/29 (Item 1 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
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02148020

**Block to pay Virginians for not-so-rapid refunds**  
Washington Times (DC) March 14, 1989 p. C1  
ISSN: 0732-8494

H & R Block will refund service fees to Virginia customers who computer-filed 1988 **tax returns**. Thousands of Virginia customers paid to have **tax returns** filed by computer and then get a refund- **anticipation loan** from Beneficial National Bank (Wilmington, DE). H & R Block has agreed to refund up to 100% of the \$80 pad by customers to...

11/3,K/30 (Item 2 from file: 160)  
DIALOG(R)File 160:Gale Group PROMT(R)  
(c) 1999 The Gale Group. All rts. reserv.

02143577

**Three financials testing tax refund anticipation loans**  
Bank Advertising News February 20, 1989 p. 1,2  
ISSN: 0274-7111

H & R Block has introduced the Rapid Refund electronic **tax return** service that allows H & R customers to receive **loans** from banks based on **expected tax refunds**. The program is available to H & R customers in 36 states for a \$38.50-41.00 fee and delivers **loans** within 6 days from the **tax** filing. H&R Block is promoting the program with radio and TV ads. Banks participating...

11/3,K/31 (Item 1 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2005 The Gale Group. All rts. reserv.

02752325 Supplier Number: 45585848 (USE FORMAT 7 FOR FULLTEXT)  
**Exportation of Fees Remains In Litigation**  
Banking Attorney, v5, n22, pN/A  
June 5, 1995  
Language: English Record Type: Fulltext  
Document Type: Newsletter; Trade  
Word Count: 789

... is similar to cases pending in higher courts in several other states.

In Cades v. H & R Block, No. 94-1632, the Supreme Court declined to review a case where a national bank headquartered in Delaware makes **tax refund anticipation loans** to customers of H & R Block. For this, the bank charges a flat fee that is lawful in Delaware, but...

11/3,K/32 (Item 2 from file: 636)  
DIALOG(R)File 636:Gale Group Newsletter DB(TM)  
(c) 2005 The Gale Group. All rts. reserv.

02732817 Supplier Number: 45545075 (USE FORMAT 7 FOR FULLTEXT)

**CCC Clarifies Rules on Exporting Rates**

Thrifty Regulator, v5, n19, pN/A

May 15, 1995

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 586

... arguments in the New Jersey cases were held Feb. 15.

The Cades case deals with **tax refund anticipation loans**. A national bank headquartered in Delaware made **loans** to customers of **H & R Block** under the facts of the case. For this, the bank charged a flat fee

...

**11/3,K/33 (Item 3 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2005 The Gale Group. All rts. reserv.

02602678 Supplier Number: 45264848 (USE FORMAT 7 FOR FULLTEXT)

**Exportation of Rates Issue Lingers**

Banking Attorney, v5, n2, pN/A

Jan 16, 1995

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 612

... lower court ruling allowing a national bank headquartered in Delaware, Beneficial National Bank, to make **tax refund anticipation loans** to customers of **H & R Block** in South Carolina, where flat fees are illegal. The lower court said Section 85...

**11/3,K/34 (Item 4 from file: 636)**

DIALOG(R)File 636:Gale Group Newsletter DB(TM)

(c) 2005 The Gale Group. All rts. reserv.

02036537 Supplier Number: 43700397 (USE FORMAT 7 FOR FULLTEXT)

**CLOSED INVESTIGATIONS More firms that avoided FTC enforcement action in 1992**

FTC Watch, n385, pN/A

March 8, 1993

Language: English Record Type: Fulltext

Document Type: Newsletter; Trade

Word Count: 398

... 3284)

\* A slew of tax-preparers -- among them **H & R Block**, **Tax Man Inc.**, and **Jackson Hewitt** -- were under scrutiny for possible violations of the Truth in Lending Act and Regulation Z stemming from practices concerning income **tax refund anticipation loans**. The probes were closed on September 18 in Files Numbers 922 3327, 922 3328, and...

**11/3,K/35 (Item 1 from file: 20)**

DIALOG(R)File 20:Dialog Global Reporter

(c) 2005 The Dialog Corp. All rts. reserv.

09469306 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**The Dallas Morning News Personal Finance Column**

Pamela Yip

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (DALLAS MORNING NEWS) TEXAS

February 07, 2000

JOURNAL CODE: KDMN LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1337

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... poor decision for most consumers," Leslie Pettijohn, Texas consumer credit commissioner, said of the refund loans. "It's an immediate gratification to get that tax refund right now today, but they pay handsomely in many instances."

Refund anticipation loans, also known as RALs, are offered by financial institutions and finance companies through professional tax preparers such as H & R Block and Jackson Hewitt Tax Service.

Officials at companies that offer RALs defended the product as being beneficial for many...

11/3,K/36 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2005 The Dialog Corp. All rts. reserv.

09048850 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Jackson Hewitt Rated 3rd Best Franchise Company for 2000**

PR NEWSWIRE

January 10, 2000

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 585

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Direct Deposit of refund checks. The company can also provide its customers with a Refund Anticipation Loan which is a loan advance on a tax refund that can be delivered to the taxpayer in as little as two days for those who qualify.

Jackson Hewitt is a subsidiary of the Cendant Corporation (NYSE: CD). Cendant is a global provider of...

11/3,K/37 (Item 3 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

(c) 2005 The Dialog Corp. All rts. reserv.

06321423 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Tax Preparer to Move Virginia Beach, Va., Headquarters to New Jersey**

Tom Shean

KRTBN KNIGHT-RIDDER TRIBUNE BUSINESS NEWS (VIRGINIAN-PILOT - NORFOLK, VIRGINIA)

July 21, 1999

JOURNAL CODE: KNVP LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 399

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... market tax-preparation services to recent home buyers and home sellers who needed tax advice.

Jackson Hewitt derives the bulk of its revenues from sales of services to franchisees, sales of new franchises, and fees, including fees from tax - refund anticipation loans taken out by Jackson Hewitt customers. Most of its offices are operated by franchisees.

11/3,K/38 (Item 4 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

02571710 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Philly Bank to Let President's Contract Expire After Conflict Over  
Replacing Revenue Source**

SECTION TITLE: Community

ALAN KLINE

AMERICAN BANKER , v163, p4

August 21, 1998

JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 376

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... Livingston, N.J., said First Republic needs to find new revenue streams to replace the **anticipated** loss of its **tax - refund** business.

For eight years First Republic has had an agreement with **tax** preparer **Jackson - Hewitt** Inc. to give its customers short-term **loans** to be repaid with **tax** refunds. But this agreement, which has generated strong first- quarter income for First Republic over...

11/3,K/39 (Item 5 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

01647264 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Beneficial's Del. Bank Tagged for Probable Sale**

SECTION TITLE: Mortgages

HEATHER TIMMONS

AMERICAN BANKER , v163, p6

May 15, 1998

JOURNAL CODE: WAMB LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 522

(USE FORMAT 7 OR 9 FOR FULLTEXT)

A partnership with **H & R** Block Inc. has made Beneficial National Bank No. 1 in **tax refund anticipation loans** in the country. The bank also has commercial, mortgage, and community lending divisions.

Last year the unit funded \$8 million of **tax refund loans**. The business is to be run through Household's thrift in Prospect Heights, Ill., a...

11/3,K/40 (Item 1 from file: 613)

DIALOG(R)File 613:PR Newswire  
(c) 2005 PR Newswire Association Inc. All rts. reserv.

00269328 20000218CGF048 (USE FORMAT 7 FOR FULLTEXT)

**H&R Block Will Continue Refund Anticipation Loan Trial Program**

PR Newswire

Friday, February 18, 2000 16:41 EST

JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 336



...in parts of Virginia, Pennsylvania, New York, Iowa and Ohio and all of California. Refund anticipation loans

allow taxpayers to receive a cash advance of the amount of their anticipated

tax refunds, minus tax preparation fees, in as little as 48 hours.

H & R Block

is paying a fee to the lending bank in connection with each RAL made...

11/3,K/41 (Item 1 from file: 624)

DIALOG(R)File 624:McGraw-Hill Publications

(c) 2005 McGraw-Hill Co. Inc. All rts. reserv.

00893326

WATCH OUT, H&R BLOCK

BY GENE G. MARCIAL

Business Week, Number 3552, Pg 134

November 10, 1997

JOURNAL CODE: BW

SECTION HEADING: Inside Wall Street ISSN: 0007-7135

WORD COUNT: 289

TEXT:

... easing the burden of low-wage earners boosts ``the level of urgency to expedite the tax refund process," the analyst explains. Jackson offers quick refunds through the use of electronic tax filing, as well as refund anticipation loans, which allow taxpayers to get a tax refund in three days to two weeks. The company is expected to add 400 new offices in the year ending April, 1998, and 500 more in fiscal 1999. H & R Block has more than 9,000 stores in operation.

The big plus for Jackson Hewitt...

11/3,K/42 (Item 1 from file: 810)

DIALOG(R)File 810:Business Wire

(c) 1999 Business Wire . All rts. reserv.

0778228 BW1243

HFS: HFS Incorporated Subsidiary Begins Cash Tender for All Outstanding Shares of Jackson Hewitt Inc. Common Stock

November 25, 1997

Byline: Business Editors

...Inc. are acting as the dealer managers, and MacKenzie Partners Inc. as the information agent.

Jackson Hewitt Inc. franchises a system of offices that specialize in computerized preparation of federal and state individual income tax returns. At the customer's request, the company will file the return electronically and also process refund anticipation loans.

HFS Incorporated is a global provider of real estate and travel services. The company is...

11/3,K/43 (Item 2 from file: 810)

DIALOG(R) File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0775817 BW1223

**HFS INC: HFS Incorporated Agrees To Acquire Jackson Hewitt Inc. For \$68 Per Share, Total Purchase Price Of \$480 Million**

November 19, 1997

Byline: Business Editors

...services to consumers, in order to capture a greater percentage of the consumer spending dollar."

**Jackson Hewitt Inc.** franchises a system of offices that specialize in computerized preparation of federal and state individual income **tax returns** . At the customer's request, the company will file the return electronically and also process refund **anticipation loans** .

HFS Incorporated is a global provider of real estate and travel services. The Company is...

11/3,K/44 (Item 3 from file: 810)

DIALOG(R) File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0430390 BW1120

**JACKSON HEWITT: Jackson Hewitt Tax Service releases first quarter results**

September 16, 1994

Byline: Business Editors

...tax preparation firm with over 1,000 offices nationwide. The company specializes in computerized income **tax** preparation, electronic filing of **tax returns** and the processing and issuance of refund **anticipation loans** .

CONTACT: **Jackson Hewitt Tax Service**, Virginia Beach  
Martha O'Gorman, 800/277-3278  
KEYWORD: VIRGINIA  
INDUSTRY KEYWORD: EARNINGS

11/3,K/45 (Item 4 from file: 810)

DIALOG(R) File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0382266 BW682

**CONSUMERS UNION: Quick tax refunds branded "rip-off" by consumer group**

January 28, 1994

Byline: Business Editors

...to avoid so-called "fast tax refunds" or "rapid refunds," which are being offered by H & R Block, Bank of America, Wells Fargo Bank, and check cashing outlets because they are actually high interest **loans** secured by an **anticipated federal income tax refund**.

The charge for fast refunds is a flat fee regardless of refund amount. For a...

...Cashing, 78% at Anykind Check Cashing, 108% at C&C Check Cashing, and 51% for **loans** arranged through H & R Block, Bank of America, and Wells Fargo Bank.

"A **tax refund anticipation loan** is a rip-off for consumers," said Tip Phabmixay, an attorney with Consumers Union's...

11/3,K/46 (Item 1 from file: 813)  
DIALOG(R) File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0633553 NE010  
FLORIDA MAN SENTENCED IN QUINCY ELECTRONIC TAX RETURN SCHEME

DATE: September 23, 1993 11:33 EDT WORD COUNT: 341

...Walsh's" behalf  
seeking a check in the amount of approximately \$3,000. Refund anticipation **loans** are offered by certain banks through **tax** preparers as a means of providing taxpayers with almost instant access to the economic benefits of their **anticipated tax refunds**.

Ragusa appeared at the Quincy office of H & R Block, and identified himself as "Daniel Walsh." He was carrying false identification cards purporting to...

11/3,K/47 (Item 2 from file: 813)  
DIALOG(R) File 813:PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0591744 NE015  
FLORIDA MAN GUILTY OF CHARGE RELATING TO QUINCY ELECTRONIC TAX RETURN SCHEME

DATE: May 4, 1993 18:23 EDT WORD COUNT: 295

...Walsh's" behalf  
seeking a check in the amount of approximately \$3,000. Refund anticipation **loans** are offered by certain banks through **tax** preparers as a means of providing taxpayers with almost instant access to the economic benefits of their **anticipated tax refunds**.

Ragusa appeared at the Quincy office of H & R Block, and identified himself as "Daniel Walsh." He was carrying false identification cards purporting to...

11/3,K/48 (Item 3 from file: 813)  
DIALOG(R) File 813: PR Newswire  
(c) 1999 PR Newswire Association Inc. All rts. reserv.

0590317

NE018

**FLORIDA MAN CHARGED IN CONNECTION WITH QUINCY ELECTRONIC TAX RETURN SCAM**

DATE: April 29, 1993

17:18 EDT

WORD COUNT: 303

...man was charged  
today in connection with a failed attempt to obtain a refund  
anticipation loan check based upon a false electronic tax return.

United States Attorney A. John Pappalardo announced the filing today  
of an Information charging Frank J. Ragusa, 1104 Feather Drive, Deltona,  
Fla., with attempting to obtain a refund anticipation loan check based  
upon a false electronic tax return. According to an affidavit  
previously filed in connection with this case, representatives of H & R  
Block tipped off agents of the Internal Revenue Service - Criminal  
Investigation Division about a suspicious...

...Walsh's" behalf  
seeking a check in the amount of approximately \$3,000. Refund  
anticipation loans are offered by certain banks through tax preparers  
as  
a means of providing taxpayers with almost instant access to the  
economic benefits of their anticipated tax refunds.

Ragusa appeared at the Quincy office of H & R Block, identified  
himself as "Daniel Walsh" and was carrying false identification cards  
purporting to verify...

11/3,K/49 (Item 1 from file: 474)  
DIALOG(R) File 474: New York Times Abs  
(c) 2005 The New York Times. All rts. reserv.

07792363 NYT Sequence Number: 358800000725  
**JUDGE REJECTS \$25 MILLION H&R BLOCK SETTLEMENT**  
Associated Press  
New York Times, Col. 1, Pg. 11, Sec. C  
Tuesday July 25 2000

**ABSTRACT:**

Judge James Zagel rejects proposed \$25 million settlement in  
class-action lawsuit that accuses H & R Block and Beneficial National  
Bank of being unfair to customers who received tax refund anticipation  
loans; says he will reconsider if settlement is redrawn to make sure  
that eligible loan customers receive entire \$25 million (\$)

11/3,K/50 (Item 2 from file: 474)  
DIALOG(R) File 474: New York Times Abs  
(c) 2005 The New York Times. All rts. reserv.

07742834 NYT Sequence Number: 228036000106  
**BLOCK IS TESTING ADVANCES ON TAX REFUNDS**  
Bloomberg Business News  
New York Times, Col. 5, Pg. 11, Sec. C  
Thursday January 6 2000

ABSTRACT

H. & R. Block Corp, world's largest tax preparer, is testing program that offers free cash advances to California customers expecting tax refunds ; company will waive bank fees normally associated with refund anticipation loans , which start at \$19.95, as part of its regular tax preparation service; loans allow people to get money they are expecting from government about two days after filing their tax returns (M)

11/3,K/51 (Item 1 from file: 475)

DIALOG(R)File 475:Wall Street Journal Abs

(c) 2005 The New York Times. All rts. reserv.

06268723

**BUSINESS BRIEFS**

Wall Street Journal, Col. 4, Pg. 3, Sec. B  
Monday June 15 1992

ABSTRACT:

H & R Block Inc terminates contract with Banc One Corp to process tax refund - anticipation loans (S)  
?

Series	Items	Description
S1	6932	AU- (WILSON R? OR WILSON, R?)
S2	151107	TAX() (RETURN? ? OR REFUND?)
S3	3781475	LOAN? OR BORROW?
S4	6604327	HOLIDAY? OR CHRISTMAS OR DECEMBER
S5	1319124	(PRE OR PRIOR OR BEFORE) (2N) (YEAR OR FILE? ? OR FILING)
S6	12250147	PROFIL? OR HISTOR? OR TREND? ?
S7	5043	S2(15N)S3
S8	60	S7(15N)S5
S9	148	S7(S)S4
S10	208	S8 OR S9
S11	95	S10 NOT PY>2000
S12	58	RD (unique items)

? show file

File 9:Business & Industry(R) Jul/1994-2005/Jul 14  
(c) 2005 The Gale Group

File 15:ABI/Inform(R) 1971-2005/Jul 14  
(c) 2005 ProQuest Info&Learning

File 16:Gale Group PROMT(R) 1990-2005/Jul 14  
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File 275:Gale Group Computer DB(TM) 1983-2005/Jul 15  
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(c) 2005 Financial Times Ltd

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File 634:San Jose Mercury Jun 1985-2005/Jul 14  
(c) 2005 San Jose Mercury News

File 810:Business Wire 1986-1999/Feb 28  
(c) 1999 Business Wire

File 813:PR Newswire 1987-1999/Apr 30  
(c) 1999 PR Newswire Association Inc

12/3,K/2 (Item 1 from file: 9)

DIALOG(R) File 9:Business & Industry(R)

(c) 2005 The Gale Group. All rts. reserv.

01800713 Supplier Number: 24586511 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**A Third of Households Plan Sprucing Up**

(Survey by American Express Retail Index shows nearly 37 mil households (36%) in US plan some kind of home improvement this year)

HFN, v 73, n 12, p 8

March 22, 1999

DOCUMENT TYPE: Journal; Survey ISSN: 1082-0310 (United States)

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 234

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...to perform the work themselves.

Personal savings will fund 69 percent of the projects, and **tax refunds** will support 23 percent. One significant finding is that 17 percent will resort to **borrowing** --more than three times higher than the **year before** .

The ongoing strength of the economy provides consumers with the confidence "to complete the projects...

12/3,K/2 (Item 1 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

01391072 00-42059

**"But I'm a nobody"**

Novack, Janet

Forbes v159n6 PP: 72-78 Mar 24, 1997

ISSN: 0015-6914 JRNL CODE: FBR

WORD COUNT: 1658

...TEXT: now ending up in criminal proceedings, says Philadelphia criminal tax law expert Ian Comisky. In **December** a grand jury indicted Los Angeles movie executive Peter Miles Hoffman, 47, for tax evasion...

...426,000. In 1990 Carolco paid him the deferred income, deducting the balance of the **loans** . Hoffman declared every penny of income from his W-2 on his **tax return** .

(Photograph Omitted)

Captioned as: Roger Chain 56 Didn't pay tax bill on time

This...

12/3,K/3 (Item 2 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

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01244252 98-93647

**A banker's guide to the IRS Form 1099C: Discharge of indebtedness reporting**

ABA Bank Compliance v17n5 PP: 46-48 May/Jun 1996  
ISSN: 0887-0187 JRNL CODE: BCP  
WORD COUNT: 1646

...TEXT: of the reporting provision is to allow IRS to track and match the information with **borrowers' tax returns** to determine if they have taxable income due to the forgiveness of their debts. The...

...regulations and the interim relief provided in IRS Notice 94-73 remain in effect through **December 21, 1996**.

No penalty will be imposed for the failure to report a discharge occurring ...

12/3,K/4 (Item 3 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00893553 95-42945  
**Deducting seller-paid points**  
Sullivan, Anthony J  
Small Business Reports v19n8 PP: 63 Aug 1994  
ISSN: 0164-5382 JRNL CODE: SBR  
WORD COUNT: 277

...TEXT: is effective for points paid by cash-basis taxpayers during a taxable year beginning after **December 31, 1990**. However, it does not apply in these situations: for points paid on loans...

...home that is not considered your principal residence; or points paid when refinancing an existing **loan**, home equity **loan** or line of credit.

If you haven't filed your 1993 **tax return**, you can still claim a deduction for points paid in 1993 by the seller, so...

12/3,K/5 (Item 4 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)  
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00739142 93-88363  
**Greater creditor protection needed in new bankruptcy legislation**  
Hendel, Philip J  
Business Credit v95n7 PP: 11-12 Jul/Aug 1993  
ISSN: 0897-0181 JRNL CODE: CFM  
WORD COUNT: 1556

...TEXT: other related companies are being operated by the officers or directors of the debtor; what **loan** repayments have been made to insiders within the previous six years. Copies of personal **tax returns** of officers for the three-**year** period **before** the **filing** of Chapter 11 should be required.

Independent appraisals of assets should be provided to the...

12/3,K/6 (Item 5 from file: 15)  
DIALOG(R)File 15:ABI/Inform(R)



00709495 93-58716

**Hungary courts the small investor**

Ashton, Katherine; Kovacs, Zsuzsa

International Financial Law Review v12n3 PP: 24-26 Mar 1993

ISSN: 0262-6969 JRNL CODE: IFL

WORD COUNT: 2831

...TEXT: system requires advance payment against the year's estimated tax, thus the deduction for a **December** 1992 purchase of Danubius securities would not benefit investors until income tax returns are filed to give the purchasers of Danubius shares an interest-free **loan** until June 1993 against their expected **tax refund**. This **loan** was available for up to 40% of the purchase price for purchases by Hungarian individuals...

12/3,K/7 (Item 6 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

00612540 92-27643

**How You're Getting Stiffed by the Student Loan Mess**

Hannon, Kerry

Money v21n5 PP: 164-170 May 1992

ISSN: 0149-4953 JRNL CODE: MON

WORD COUNT: 2794

...TEXT: be up and running by 1993.

\* The Internal Revenue Service has been scooping up student **loan** defaulters' income **tax refunds** (regardless of how long ago they defaulted) and sending the money to the U.S. Treasury since 1984. By **December**, the IRS will have collected an estimated \$451.9 million this way from about 730...

12/3,K/8 (Item 7 from file: 15)

DIALOG(R) File 15:ABI/Inform(R)

(c) 2005 ProQuest Info&Learning. All rts. reserv.

00563438 91-37792

**Mortgage Sale Tax Losses**

Knoll, Mina Baker; Scherf, Zoe P.; Steinberg, Darryl Ross

Bankers Monthly v108n8 PP: 41 Aug 1991

ISSN: 0005-5476 JRNL CODE: BKM

WORD COUNT: 624

...TEXT: recognizing that the underlying economic condition of the institution would not be substantially altered.

On **December** 31, 1980, Cottage Savings Association, in reliance on Memorandum R-49, exchanged 90 percent participation...

...all parties retained their relationships with each individual obligor and continued to service the transferred **loans**.

On its 1980 federal income **tax return**, Cottage reported a tax loss on the transaction equal to the difference between the face...

12/3,K/9 (Item 8 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00475641 90-01398

**How to Lower Your Taxes**

Anonymous

Business Owner v13n12 PP: 4-7 Dec 1989

ISSN: 0190-4914 JRNL CODE: BSO

...ABSTRACT: example, from a retirement plan. Some tax deductions to consider when planning for the 1989 **tax return** are: 1. interest paid on insurance **borrowings**, 2. points paid on a new or refinanced mortgage, 3. mortgage interest, and 4. depreciation. **Before year**-end, the executive should discuss the effects of the alternative minimum tax (AMT) with an...

12/3,K/10 (Item 9 from file: 15)  
DIALOG(R) File 15:ABI/Inform(R)  
(c) 2005 ProQuest Info&Learning. All rts. reserv.

00319691 86-20105

**Interest on Money Borrowed While Holding Tax-Exempt Bonds Was Not Deductible**

Fiore, Nicholas J.

Tax Adviser v17n5 PP: 322-323 May 1986

ISSN: 0039-9957 JRNL CODE: TAD

ABSTRACT: A partnership, because of the way it handled **December** cash disbursements, often needed to borrow funds to make payments. The funds were borrowed from...

...or from an entity related to the partnership, and the interest was deducted on the **tax return**. During the years when this **borrowing** occurred, the business used excess funds to buy tax-exempt bonds. The Internal Revenue Service...

12/3,K/11 (Item 1 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
(c) 2005 The Gale Group. All rts. reserv.

07199307 Supplier Number: 61417472 (USE FORMAT 7 FOR FULLTEXT)

**Pacific Capital Bancorp Announces Highest-Ever Quarterly Earnings.**

Business Wire, p0782

April 10, 2000

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 1654

... increase in results for the first-quarter 2000 compared with the same period in the **prior year** was led by the extremely vigorous performance of the company's Refund Anticipation **Loan** (RAL) and Refund Transfer (RT) income **tax refund** programs, which operate primarily in the first quarter of each year.

The core lending, deposit...

12/3,K/12 (Item 2 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
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06934807 Supplier Number: 58554259 (USE FORMAT 7 FOR FULLTEXT)  
**Banco Santander Puerto Rico Reports Record Earnings and Announces 10% Stock Dividend.**  
PR Newswire, p0999  
Jan 13, 2000  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 2662

... a healthy increase in revenues.  
Continued Growth in our Core Business  
Total assets as of **December** 31, 1999 reached \$8 billion, a 12.25% increase compared to \$7.1 billion at **December** 31, 1998. This increase was primarily due to the substantial growth of the loan portfolio...

...securities that have very low risks and provide tax benefits resulting in an attractive after **tax return**.

The **loan** portfolio grew considerably, reaching \$4.5 billion at year-end, an increase of \$683 million or 18% compared to the figures reported as of **December** 31, 1998. This growth was distributed among various loan categories, mostly stemming from commercial and...

12/3,K/13 (Item 3 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
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06229221 Supplier Number: 54251566 (USE FORMAT 7 FOR FULLTEXT)  
**A THIRD OF HOUSEHOLDS PLAN SPRUCING UP.**  
Weber, Nathan  
HFN The Weekly Newspaper for the Home Furnishing Network, p8(1)  
March 22, 1999  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; General  
Word Count: 203

... to perform the work themselves.  
Personal savings will fund 69 percent of the projects, and **tax refunds** will support 23 percent. One significant finding is that 17 percent will resort to **borrowing** -- more than three times higher than the **year before**.

The ongoing strength of the economy provides consumers with the confidence "to complete the projects..."

12/3,K/14 (Item 4 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
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05563812 Supplier Number: 48427856 (USE FORMAT 7 FOR FULLTEXT)  
**KeyCorp Reports First Quarter 1998 Earnings**  
PR Newswire, p0416CLTH002  
April 16, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1463

growth in assets, such as leases, with lower interest rate spreads, but with higher after-tax returns. The lower margin also reflects the higher cost of borrowings due largely to the reduction in core deposits resulting from branch divestitures and continued deposit...

...Key's decision to sell nearly \$1 billion of prime credit automobile loans in mid- December. These were sold consistent with the goal of divesting assets which do not support Key...

12/3,K/15 (Item 5 from file: 16)

DIALOG(R) File 16:Gale Group PROMT(R)  
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05461392 Supplier Number: 48278346 (USE FORMAT 7 FOR FULLTEXT)  
**PS Financial, Inc. Announces Year End and Fourth Quarter Earnings**  
PR Newswire, p0206CGF030  
Feb 6, 1998  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1104

... noninterest expense as a percent of net interest income and noninterest income before provision for loan losses.

(D) Excluding additional ESOP expense of \$724,000 (net of tax), return on average assets would have been 1.76% and 2.01% for the three month and twelve month periods ended December 31, 1997, respectively.

(E) Excluding additional ESOP expense of \$724,000 (net of tax), return

...

12/3,K/16 (Item 6 from file: 16)

DIALOG(R) File 16:Gale Group PROMT(R)  
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04784142 Supplier Number: 47041448 (USE FORMAT 7 FOR FULLTEXT)  
**CNB Bancshares reports record earnings - net income increases 14%**  
News Release, pN/A  
Jan 16, 1997  
Language: English Record Type: Fulltext  
Document Type: Magazine/Journal; Trade  
Word Count: 1662

(USE FORMAT 7 FOR FULLTEXT)

TEXT:

...for fourth quarter and full year 1995 \* Non-performing loans, were \$21.1 million at December 31 or .95% of loans o Compared to \$19.9 million or .93% at September...

...31, 1.32% at June 30, 1.09% at September 30, and 1.07% at December 31, including o Commercial and commercial real estate loans .46% o Residential mortgages 1.30...

...1996 o Compared to .35% for the fall year 1995 \* Allowance for loan losses at December 31 of \$30.3 million was 1.37% of loans o Compared to \$30.1...

...at September 30 o Compared to \$28.8 million or 1.46% of loans at December 31, 1995 o Equalled 1.43 times non-performing loans at December 31 \* Efficiency ratio (excluding foreclosed property expenses, securities

...for full year 1995 o Compared to 63% for third quarter 1996 \* Capital ratios at **December** 31 o Risk-based Tier 1 11.63 % o Risk-based total 13.11 o...

...Overview CNB posted record earnings for both the three month and twelve month periods ended **December** 31, 1996. Fourth quarter net income per share of \$.56 and full year 1996 earnings...

...in order to maintain the allowance for loan losses at the targeted level. Loans at **December** 31, 1996, increased \$80 million from September 30. Net charge-offs increased from third quarter...the year. CNB reclassified \$209 million of these loans to loans held for sale at **December** 31, 1995. Average loans excluding residential real estate loans grew by over 7% during 1996...

...third quarter when \$3.3 million in additional revenue was recorded related to the mortgage loan securitizations, a tax refund and other nonrecurring revenue. Non-Interest Expense The current quarter's non-interest expenses were...

...equivalent associates has been reduced from 1,996 at June 30 to 1,911 at **December** 31, 1996. Fourth quarter and full year non-interest expenses excluding the SAIF assessment were...

12/3,K/17 (Item 7 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04728499 Supplier Number: 46960859 (USE FORMAT 7 FOR FULLTEXT)  
**EMB Corp. announces accelerated growth.**  
Business Wire, p12101033  
Dec 10, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 305

... compared to loan origination ratios.

"One of our innovative products is a 90 percent Express Loan ' up to \$400,000, with no verification of income or assets, no tax returns , and is only a one page loan application. We have literally taken an application and funded the loan 96 hours later. Our...

...June 1996 to November 1996. The new loan originations for November will be reflected in **December** 1996 and January 1997 earnings."

Electronic Mortgage Banc Ltd., uses the cutting edge technology of...

12/3,K/18 (Item 8 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04533158 Supplier Number: 46660724 (USE FORMAT 7 FOR FULLTEXT)  
**DCR Assigns Preliminary Rating of 'A' to Beneficial Corp.'s \$3 Billion Medium-Term Note Shelf**  
PR Newswire, p0828NYW082  
August 28, 1996  
Language: English Record Type: Fulltext

Document Type: Newswire; Trade  
Word Count: 308

... to unsecured lines. Delinquencies and charge-offs also continue on an upward trend.

The remaining **tax refund** anticipation **loan** (RAL) business segment recovered sharply in 1996 due to recoveries of **prior year** charge-offs. Results from the 1996 tax season suggest a record year for the RAL...

12/3,K/19 (Item 9 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04475892 Supplier Number: 46570409 (USE FORMAT 7 FOR FULLTEXT)  
**Home Federal Bancorp announces record annual earnings.**  
Business Wire, p07251412  
July 25, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 1166

... Service for amended tax returns for prior periods. The after-tax impact of the amended **tax returns** to net income was \$0.06 per share.

Gain on sales of **loans** increased over the **prior fiscal year** due to increased loan activity earlier in the current year compared to the prior year...

12/3,K/20 (Item 10 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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04474018 Supplier Number: 46567761 (USE FORMAT 7 FOR FULLTEXT)  
**BENEFICIAL CORPORATION SECOND QUARTER EARNINGS INCREASE 31%, EARNINGS PER SHARE INCREASE 30% TO \$1.50 FROM \$1.15 A YEAR EARLIER.**  
Business Wire, p07241107  
July 24, 1996  
Language: English Record Type: Fulltext  
Document Type: Newswire; Trade  
Word Count: 959

... dramatically to \$189.8 million from \$83.5 million in the first half of 1995. **Prior - year** results were burdened by a \$39 million aftertax net loss from the **tax refund** anticipation **loan** (RAL) business when the Internal Revenue Service made an unexpected change in the way it...

12/3,K/21 (Item 11 from file: 16)  
DIALOG(R)File 16:Gale Group PROMT(R)  
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01683458 Supplier Number: 42092524  
**Beneficial Corporation - Company Report**  
Investext, pl-9  
May 20, 1991  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

12/3, K/22 (Item 12 from file: 16)  
DIALOG(R) File 16:Gale Group PROMT(R)  
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01446158 Supplier Number: 41735208  
**Korea Exchange Bank - Company Report**  
Investext, pl-4  
Dec 15, 1990  
Language: English Record Type: Abstract  
Document Type: Magazine/Journal; Trade

ABSTRACT:  
...s largest player in international banking, including foreign  
exchange-related transactions and trade financing. In **December** 1989, the  
Korean National Assembly abolished the Korea Exchange Bank Act of 1967,  
allowing for...

...the year. Net income rose 4.7% to Won 42.6 billion for an after **tax**  
**return** on assets of 0.23%, driven by a reduced **loan** loss provision,  
increased non-interest income and a higher level of recognized securities  
gains.  
Tables...

12/3, K/23 (Item 1 from file: 148)  
DIALOG(R) File 148:Gale Group Trade & Industry DB  
(c) 2005 The Gale Group. All rts. reserv.

10645483 SUPPLIER NUMBER: 20957959 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Kerr-McGee Reports Second-Quarter Income**  
PR Newswire, p728HSTU011  
July 28, 1998  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 1548 LINE COUNT: 00249

... s domestic and Australian pigment operations also benefited from  
increased sales prices compared with the **prior - year** quarter.  
Excluding \$13 million of interest income associated with prior years'  
**tax refunds**, net interest expense was higher in the 1998 second quarter  
due to  
**borrowings** associated with the company's 1998 acquisitions. Other  
non-operating special items in the 1998...

12/3, K/24 (Item 2 from file: 148)  
DIALOG(R) File 148:Gale Group Trade & Industry DB  
(c) 2005 The Gale Group. All rts. reserv.

09914663 SUPPLIER NUMBER: 18729768 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Competition under financial distress.**  
Hendel, Igal  
Journal of Industrial Economics, v44, n3, p309(35)

ISSN: 0022-1821 LANGUAGE: English RECORD TYPE: Fulltext, Abstract  
WORD COUNT: 7330 LINE COUNT: 00592

... the company's long and short term borrowing and improved the companies cash positioning at **December** 31 1994 to \$1.3375 million.  
Clarck Refining and Marketing Inc.: Since the latter part...

12/3,K/25 (Item 3 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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09196796 SUPPLIER NUMBER: 19013162 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Santa Barbara Bancorp announces record annual and quarterly earnings.**  
Business Wire, p1100156  
Jan 10, 1997  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 345 LINE COUNT: 00048

... 60 million in lease assets in December and annual earnings benefited from a more profitable **tax refund** loan and transfer program.  
"The bank grew significantly during 1996," said Thomas. "Assets increased by 7..."

12/3,K/26 (Item 4 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

08579161 SUPPLIER NUMBER: 18170004 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Lack of Guidance on When a State Can Tax Tops List of Financial Executives' Tax Concerns; KPMG Survey Finds Nexus at Heart of a Growing Debate.**  
Business Wire, p4090007  
April 9, 1996  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 832 LINE COUNT: 00069

... the Virginia Department of Taxation has ruled that a savings bank that forecloses on a **loan** secured by property located in Virginia must file a Virginia income **tax return** even though the bank had not been required to **file** a return **before** the foreclosure. "Aggressive tax positions that have a negative effect on sound business decisions are..."

12/3,K/27 (Item 5 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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07995397 SUPPLIER NUMBER: 17277866 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**MELLON REPORTS SECOND QUARTER 1995 EARNINGS**  
PR Newswire, p718PG002  
July 18, 1995  
LANGUAGE: English RECORD TYPE: Fulltext  
WORD COUNT: 2742 LINE COUNT: 00403

... million decrease in other fee revenue in the second quarter of 1995, compared with the **prior - year** period, resulted from several factors. The Corporation elected not to offer its seasonal **tax refund**



...periods in 1994.

Summary of major components of the change  
in fee revenue compared to **prior - year** periods

(in millions)	Second quarter 1995 vs 1994	First half 1995 vs 1994
<b>Tax refund anticipation</b>		
<b>loan fees</b>	\$ (19)	\$ (29)
Mutual fund administration and custody fees		
The Boston Company (including \$4 million...		

12/3,K/28 (Item 6 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

07805742 SUPPLIER NUMBER: 16837266 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**PALFED, INC. ANNOUNCES FIRST QUARTER EARNINGS**  
PR Newswire, p419CH022  
April 19, 1995  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 538 LINE COUNT: 00078

... problem assets were \$34.3 million at quarter end compared to \$35.9 million at **December 31, 1994.**

Deposits increased \$18.6 million or 3.9% during the quarter. In a...

12/3,K/29 (Item 7 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

07659842 SUPPLIER NUMBER: 16328883 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**SEABOARD BANCORP, INC. ANNOUNCES FIRST PROFITABLE YEAR SINCE 1988 (NASDAQ: 'SEAB')**  
PR Newswire, p0126DC020  
Jan 26, 1995  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 711 LINE COUNT: 00097

TEXT:

...refinancing of long term borrowings, reduction of operating expenses, and lower provisions for losses on **loans** and real estate owned. Earnings for 1994 included a state **tax refund** of \$90,000 and a tax benefit of \$153,000 associated with the Bank's...

12/3,K/30 (Item 8 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

07471037 SUPPLIER NUMBER: 15584438 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**MELLON REPORTS RECORD QUARTERLY NET INCOME IN SECOND QUARTER 1994**  
PR Newswire, p0719PG004  
July 19, 1994  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 3684 LINE COUNT: 0004715  
... at The Boston Company. Other fee revenue included \$20 million from the Corporation's seasonal **tax refund** anticipation **loan** program. Fee revenue generated by this seasonal product increased \$2 million compared with the **prior - year** period. No significant revenue is expected in the second half of 1994 from this product...

12/3,K/31 (Item 9 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

06420650 SUPPLIER NUMBER: 13137355 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**FORMER PRESIDENT OF U.S. FUNDING PLEADS GUILTY**  
PR Newswire, p0413NE014  
April 13, 1993  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 731 LINE COUNT: 00060

... indicated that they would have proven that U.S. Funding regularly falsified documents relating to **loans**, including **tax returns**, IRS W-2 Forms, pay stubs, appraisals, Verifications of Employment, Verifications of **Loans**, Certificates of Title, Deeds and other documents. Prosecutors estimated that in 1988 and 1989 over...

...percent of the loans closed at U.S. Funding involved some type of falsification. In **December**, 1989, when U.S. Funding ceased operations, the United States said there were more that...

12/3,K/32 (Item 10 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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06144663 SUPPLIER NUMBER: 12718168 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**TAX PREPARER PLEADS GUILTY TO MAKING FALSE STATEMENT TO ATTLEBORO BANK**  
PR Newswire, 1030A7372  
Oct 30, 1992  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 372 LINE COUNT: 00030

... The applicant used the false tax return to obtain a \$645,000 commercial loan in **December** 1987, from Attleboro Savings Bank, a predecessor of Attleboro Pawtucket Savings Bank. Attleboro Pawtucket Savings...

12/3,K/33 (Item 11 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
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06139787 SUPPLIER NUMBER: 12701566 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**NORTH ATTLEBORO MAN CHARGED WITH MAKING FALSE STATEMENT TO ATTLEBORO SAVINGS BANK**  
PR Newswire, 1027A5699  
Oct 27, 1992  
LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 314 LINE COUNT: 00027

The applicant used the false tax return to obtain a \$645,000 commercial loan in December 1987 from Attleboro Savings Bank, a predecessor of Attleboro Pawtucket Savings Bank. Attleboro Pawtucket Savings...

12/3,K/34 (Item 12 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
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06134257 SUPPLIER NUMBER: 12762339 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**FBI looking at OmniBank of Mantee transactions; Fail to personally put in \$3 million in capital. (Joseph Fail, principal shareholder)**

Mitchell, Jerry  
Mississippi Business Journal, v14, n32, p1(2)

Sept 21, 1992

ISSN: 0195-0002 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

WORD COUNT: 1541 LINE COUNT: 00122

... extorting \$117,500 from the companies he regulates. He was also convicted of filing false **tax returns** and conspiracy.

According to testimony, Snyder received a \$15,000 **loan** from the Bank of Mantee, which was repaid through a campaign account at the Bank...

12/3,K/35 (Item 13 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

06111294 SUPPLIER NUMBER: 12505544 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**Salvaging a benefit from bad debts.**

Nation's Business, v80, n8, p63(1)

August, 1992

CODEN: NBUSA ISSN: 0028-047X LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT; ABSTRACT

WORD COUNT: 508 LINE COUNT: 00038

... you or your accountants are closing the books, but the charge-offs should be made **before filing the tax return** for that year.

Bad debts involving friends or relatives - such debts or **loans** typically arise in closely held corporate situations - are deductible only as nonbusiness bad debts because...

12/3,K/36 (Item 14 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

03464241 SUPPLIER NUMBER: 06259807 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
**How can I get top dollar for my British gold coins? (Money Helps) (column)**

Hager, Bruce; Smith, Jacqueline

Money, v17, n1, p29(2)

Jan, 1988

DOCUMENT TYPE: column ISSN: 0149-4953 LANGUAGE: ENGLISH

RECORD TYPE: FULLTEXT

WORD COUNT: 1125 LINE COUNT: 00082

12/3,K/37 (Item 15 from file: 148)

DIALOG(R)File 148:Gale Group Trade & Industry DB

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03289026 SUPPLIER NUMBER: 05177026 (USE FORMAT 7 OR 9 FOR FULL TEXT)

What you will owe. (1987 tax worksheet, includes related article on tax  
slashing tips)

Gilbert, Jersey  
Money, v16, p91(3)  
Sept, 1987

ISSN: 0149-4953 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 1866 LINE COUNT: 00135

12/3,K/38 (Item 16 from file: 148)  
DIALOG(R)File 148:Gale Group Trade & Industry DB  
(c)2005 The Gale Group. All rts. reserv.

01888645 SUPPLIER NUMBER: 02832490 (USE FORMAT 7 OR 9 FOR FULL TEXT)  
Association earnings for the second half 1982.  
Zabrenski, Stephen T.  
Federal Home Loan Bank Board Journal, 16, n6, 33-35  
July, 1983  
ISSN: 0737-0725 LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
WORD COUNT: 1494 LINE COUNT: 00117

... in each of the previous two semi-annual periods. The profit on the  
sale of loans accounted for most of the increase in net non-operating  
income.

Income tax refunds /credits, which had amounted to \$1.1 billion in  
the second half of 1981 and...

...of 1982, declined another \$0.3 billion to less than \$0.7 billion during  
July- December 1982. J

12/3,K/39 (Item 1 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

12007566 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Republic First Bancorp, Inc. Reports \$883,000 in Earnings For the Second  
Quarter of 2000  
PR NEWSWIRE  
July 19, 2000  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 540

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 0.46 Republic First Bancorp, Inc. Abbreviated Balance Sheet (Dollar  
amounts in thousands) June 30, December 31, June 30, Assets: 2000 1999  
1999 Cash and Federal Funds Sold \$32,241 \$21...

12/3,K/40 (Item 2 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

10672322 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Republic First Bancorp, Inc. Reports \$1.0 Million In Earnings for the First  
Quarter of 2000

PRJ-NEWSWIRE  
April 20, 2000  
JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 380

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 0.34 Republic First Bancorp, Inc. Abbreviated Balance Sheet (Dollar amounts in thousands) March 31, **December** 31, Assets: 2000 1999 Investments \$181,798 \$187,308 Loans 369,417 362,813 Allowance...

12/3,K/41 (Item 3 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

03849570 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**India: 'IT sector needs 20 lakh software pros'**  
BUSINESS LINE  
December 24, 1998  
JOURNAL CODE: FBLN LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 287

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... for subsidised funding, tax holidays for IT education companies, special funding for school computerisation, soft **loans** to students, deductions of IT expenses from income- **tax returns**, establishing a backbone linking all the major institutions like IITs, IIMs, research centres and private...

12/3,K/42 (Item 4 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

02320519  
**It's tax time once again, with a new set of rules**  
Max Newnham  
ABIX - AUSTRALASIAN BUSINESS INTELLIGENCE (AGE) , pB4  
July 27, 1998  
JOURNAL CODE: WTAG LANGUAGE: English RECORD TYPE: ABSTRACT  
WORD COUNT: 144

... loan conditions are met for shareholder loans they will be classed as unfranked dividends. New **loans** after 4 **December** should be kept separate. The 1998 **tax return** can be almost paperless. This year a declaration must be signed by both the agent...

12/3,K/43 (Item 5 from file: 20)  
DIALOG(R)File 20:Dialog Global Reporter  
(c) 2005 The Dialog Corp. All rts. reserv.

01454657 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Beneficial Corporation Reports 86% Increase In First Quarter Earnings to \$187.5 Million on the Strength of Large Gain on Sale of Canadian Subsidiary**  
BUSINESS WIRE  
April 23, 1998 7:56

JOURNAL CODE: 1 WBWE LANGUAGE: English RECORD TYPE: FULLTEXT  
WORD COUNT: 848

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... or 3.81% of outstanding owned receivables, compared to 3.73% of owned receivables at **December** 31, 1997, and 3.39% of outstanding owned receivables at March 31, 1997. Other comprehensive...

12/3,K/44 (Item 1 from file: 476)  
DIALOG(R)File 476:Financial Times Fulltext  
(c) 2005 Financial Times Ltd. All rts. reserv.

0002537107 BQCBKB6AD0FT  
**UK Company News: Portsmouth Newspapers profit hit by dispute**  
Financial Times, P 20  
Friday, November 9, 1984  
DOCUMENT TYPE: NEWSPAPER LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
Word Count: 481

...cent. The Pounds 3m-plus from Reuters along with a further Pounds 2.5m corporation **tax refund** which should be received **before** the **year**-end will reduce **borrowings** considerably and give the company scope for some expansion, possibly into cable TV or further...

12/3,K/45 (Item 1 from file: 610)  
DIALOG(R)File 610:Business Wire  
(c) 2005 Business Wire. All rts. reserv.

00412722 20001117322B0561 (USE FORMAT 7 FOR FULLTEXT)  
**Immulogic Announces Additional Liquidation Distribution**  
Business Wire  
Friday, November 17, 2000 19:23 EST  
JOURNAL CODE: BUSINESS WIRE, COMTEX LANGUAGE: ENGLISH RECORD TYPE:  
FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 25,604

...last year. The change was due primarily to the effect of the one-time state **tax refund**.

RESERVE FOR **LOAN** LOSSES:

Net **loan** charge-offs during the third quarter were \$2,333,000 compared with net recoveries of...

...percent of loans, compared to \$13,883,000 or 1.66 percent of loans at **December** 31, 1999. Nonperforming assets were \$12.9 million at September 30, 2000 compared with \$16.3 million at **December** 31, 1999. Nonperforming assets consist of loans 90 days or more past due, non-accrual...

12/3,K/46 (Item 2 from file: 610)  
DIALOG(R)File 610:Business Wire  
(c) 2005 Business Wire. All rts. reserv.

00410944 20001115320B8746 (USE FORMAT 7 FOR FULLTEXT)

**Crompton to Close Freeport Plant**

Business Wire

Wednesday, November 15, 2000 16:00 EST

JOURNAL CODE: BUSINESS WIRE, COMTEX LANGUAGE: ENGLISH RECORD TYPE:

FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 10,636

...per month beginning

April 2000, with the final payment for any remaining balance on the loan due

November 2001. Our federal tax refund for the year ended December 31, 1999,

was received during the second quarter of 2000 and totaled approximately \$2.3...

12/3,K/47 (Item 3 from file: 610)

DIALOG(R)File 610:Business Wire

(c) 2005 Business Wire. All rts. reserv.

00405909 20001109314B3490 (USE FORMAT 7 FOR FULLTEXT)

**Merlin Software Announces Communicado Fax Software; Beta Release of Innovative Multi-platform Fax Completed for Comdex Premiere**

Business Wire

Thursday, November 9, 2000 14:57 EST

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 2,563

...segment working capital requirements in 2000 and the collection, in 1999, of a \$32 million tax refund. Total "operating" working capital balances

(excluding cash and borrowings) increased to \$476 million at September 30,

2000 from \$412 million at December 31, 1999. Free cash flow totaled a negative

\$19 million during the first nine months...

12/3,K/48 (Item 4 from file: 610)

DIALOG(R)File 610:Business Wire

(c) 2005 Business Wire. All rts. reserv.

00401790 20001106311B0228 (USE FORMAT 7 FOR FULLTEXT)

**In Tune With Music Industry Announcements, GlobalSCAPE Re-Releases CuteMX**

Business Wire

Monday, November 6, 2000 13:43 EST

JOURNAL CODE: BW LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT

DOCUMENT TYPE: NEWSWIRE

WORD COUNT: 13,773

...plans for continuing as a going concern rely on the acquisition and further funding through loans and private placements.

**NOTE 3 INCOME TAXES**

The Company files its tax returns using the same accounting method as

...provision of  
\$0 for 1998 and 1999 is included in these statements. Subsequent to  
**December 31, 1999** the Company was involved in a merger (See Note 9 -  
Subsequent Events) The...

12/3,K/49 (Item 1 from file: 613)  
DIALOG(R) File 613:PR Newswire  
(c) 2005 PR Newswire Association Inc. All rts. reserv.

00254071 20000127PHTH018 (USE FORMAT 7 FOR FULLTEXT)  
**Republic First Bancorp, Inc., Reports \$952,000 in Earnings for The Fourth  
Quarter of 1999**  
PR Newswire  
Thursday, January 27, 2000 10:34 EST  
JOURNAL CODE: PR LANGUAGE: ENGLISH RECORD TYPE: FULLTEXT  
DOCUMENT TYPE: NEWSWIRE  
WORD COUNT: 452

...Statement  
(Dollar amounts in thousands except per share data)

Ended	Three Months Ended		Twelve Months	
31,	December 31,		December	
	1999	1998	1999	1998
Net Interest Income	\$3,867	\$3,267	\$14,936	\$13,559
Provision for Possible Loan Losses	210	80	880	
Other Income	358	146	1,090	760
Tax Refund Program	--	--	2,715	
Gains on Securities Sold	--	188	--	628
Loss from Mortgage Banking...				

12/3,K/50 (Item 1 from file: 634)  
DIALOG(R) File 634:San Jose Mercury  
(c) 2005 San Jose Mercury News. All rts. reserv.

10044107  
**CLOUDED LEGACY**  
San Jose Mercury News (SJ) - Saturday, February 13, 1999  
By: KARL KAHLER - MERCURY NEWS  
Edition: Morning Final Section: Special Section Page: 8AA  
Word Count: 4,850

TEXT:  
...in college in England but says, "I didn't inhale."  
Nov. 3: Clinton is elected president.  
**December** : The Clintons sell their interest in Whitewater to James  
McDougal for \$1,000.

1993



That Mr. Heller alleges that in 1986, then Gov. Clinton pressured him to make an illegal \$300,000 loan to Susan McDougal.

March 24: Clinton releases 1978 and 1979 **tax returns**, long sought by the press, which report the proceeds from his wife's commodities trading. He ...

12/3,K/51 (Item 1 from file: 810)  
DIALOG(R) File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0577155 BW1012

**BENEFICIAL:** Beneficial Corporation's first-quarter earnings increase dramatically to \$107.4 million from \$20.7 million a year earlier; earnings per share rise to \$1.96 from \$0.37; Record Earnings for Any Quarter in Beneficial's History

April 22, 1996

Byline: Business Editors

...the 1995 period. These are the highest earnings for any quarter in Beneficial's history.

**Prior - year** earnings were burdened by a \$65 million pretax loss from the **tax refund anticipation loan** (RAL) business. Conversely, this year's quarter enjoyed \$80.5 million of RAL pretax profits...

12/3,K/52 (Item 2 from file: 810)  
DIALOG(R) File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0393336 BW199

**DELOITTE & TOUCHE:** Tax laws provide relief for victims of natural disasters

March 22, 1994

Byline: Business/News Editors

...The IRS will expedite requests and waive fees for taxpayers who need copies of filed **tax returns** in order to apply for **loans** or reconstruct records.

-- Taxpayers may elect to deduct casualty losses on their current or **prior year**'s tax return. Thus, casualty losses from this year's earthquake may be deducted on...

12/3,K/53 (Item 3 from file: 810)  
DIALOG(R) File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0380417 BW296

**IRS QUAKE TAXES:** IRS offers advice on earthquake tax deductions

January 20, 1994

Byline:

...taken effect. First, IRS will waive fees and expedite requests for taxpayers needing copies of **prior - year tax returns** in order to apply for business or personal loans .

To request **tax - return** copies, taxpayers should fill out Form 4506 at one of the Federal Emergency Management Agency...

12/3,K/54 (Item 4 from file: 810)

DIALOG(R)File 810:Business Wire

(c) 1999 Business Wire . All rts. reserv.

0368749 BW157

**IRS FIRE VICTIMS HELP: Los Angeles fire victims to receive federal tax help**

November 10, 1993

Byline: Business, News & Lifestyle Editors

...Second, the IRS will waive fees and expedite requests for taxpayers who need copies of **prior - year tax returns** , in order to apply for business or personal loans . To request **tax - return** copies, taxpayers should fill out Form 4506 at one of the disaster-assistance sites or...

12/3,K/55 (Item 5 from file: 810)

DIALOG(R)File 810:Business Wire

(c) 1999 Business Wire . All rts. reserv.

0366150 BW288

**IRS FIRE TAX BREAKS: Southern California fire victims to receive federal tax breaks**

October 29, 1993

Byline: News Editors

...Third, the IRS will waive fees and expedite requests for taxpayers who need copies of **prior - year tax returns** in order to apply for business and personal loans . These requests may be made at one of the disaster assistance sites or at any...

12/3,K/56 (Item 6 from file: 810)

DIALOG(R)File 810:Business Wire

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0319584 BW275

**INTERNAL REVENUE SERVICE 2: Aid to storm victims extended**

February 12, 1993

Byline: Business Editors and Government Writers

...Third, the IRS will waive fees and expedite requests for taxpayers who need copies of **prior year tax returns** in order to apply for

~~for business and personal loans. These requests may be made at one of the~~  
disaster assistance sites or at any

12/3,K/57 (Item 7 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0318793 BW173

**INTERNAL REVENUE SERVICE: Southern California storm victims to receive federal tax breaks**

February 9, 1993

Byline: Business Editors

...Third, the IRS will waive fees and expedite requests for taxpayers who need copies of **prior year tax returns** in order to apply for business and personal **loans** . These requests may be made at one of the disaster assistance sites or at any...

12/3,K/58 (Item 8 from file: 810)  
DIALOG(R)File 810:Business Wire  
(c) 1999 Business Wire . All rts. reserv.

0278230 BW034

**IRS: IRS helps Long Beach residents affected by L.A. civil unrest**

May 8, 1992

Byline: Business/News Editors

...deposits.  
Taxpayers should write "LA FIRES" on any affected return.  
People may need copies of **prior year tax returns**  
in order to apply  
for business and personal **loans** . The IRS is waiving the usual copying fees and expediting requests. Taxpayers may use IRS...

Set	Items	Description
S1	6057	WILSON R? OR WILSON, R?
S2	4793	TAX() (RETURN? ? OR REFUND?)
S3	147573	LOAN? OR BORROW?
S4	130461	HOLIDAY? OR CHRISTMAS OR DECEMBER
S5	1132535	PROFIL? OR HISTOR? OR TREND? ?
S6	189	S2 AND S3
S7	7	S6 AND S5
S8	18389	(PRE OR PRIOR OR BEFORE) (2N) (YEAR OR FILE? ? OR FILING)
S9	1	S6 AND S8
S10	3	S6 AND S4
S11	10	S7 OR S9 OR S10

? show file

File 2:INSPEC 1969-2005/Jul W1  
(c) 2005 Institution of Electrical Engineers

File 35:Dissertation Abs Online 1861-2005/Jun  
(c) 2005 ProQuest Info&Learning

File 65:Inside Conferences 1993-2005/Jul W2  
(c) 2005 BLDSC all rts. reserv.

File 99:Wilson Appl. Sci & Tech Abs 1983-2005/Jun  
(c) 2005 The HW Wilson Co.

File 474:New York Times Abs 1969-2005/Jul 14  
(c) 2005 The New York Times

File 475:Wall Street Journal Abs 1973-2005/Jul 14  
(c) 2005 The New York Times

File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13  
(c) 2002 The Gale Group

File 256:TecInfoSource 82-2005/Jun  
(c) 2005 Info.Sources Inc

11/5/1 (Item 1 from file: 35)  
DIALOG(R) File 35:Dissertation Abs Online  
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01883815 ORDER NO: AADAA-I0803936

**Essays on the taxation and regulation of financial markets**

Author: Bergstresser, Daniel Baird

Degree: Ph.D.

Year: 2002

Corporate Source/Institution: Massachusetts Institute of Technology (0753)

Supervisor: James M. Poterba

Source: VOLUME 63/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.  
PAGE 1449.

Descriptors: ECONOMICS, GENERAL ; ECONOMICS, FINANCE ; BUSINESS  
ADMINISTRATION, BANKING

Descriptor Codes: 0501; 0508; 0770

This thesis is a collection of three essays analyzing the economic effects of taxation, market structure, and the regulatory environment on financial markets, focusing in particular on financial intermediaries such as banks and mutual funds. The first chapter uses the unprecedented changes in the degree of competition in local banking markets that occurred between 1980 and 1994 to estimate the impact of market competition on the risk **profile** of commercial bank lending. There is evidence that increasing bank market power has been associated with reductions in the flow of bank capital to construction and land development **loans**, which are the highest-risk category of commercial bank **loans**. The magnitude of this effect is large: an increase in market concentration from the 25<sup>th</sup> to the 75<sup>th</sup> percentile is associated with a 20 percent drop in the share of bank lending going to construction **loans**. Robustness to a variety of control and instrumental variables strategies supports a causal interpretation of this empirical relationship.

The second chapter focuses again on the role of market structure in commercial banking markets, this time focusing on the relationship between market structure and consumer **borrowing**. This chapter uses data from the 1983 Survey of Consumer Finances to test empirically the relationship between banking market concentration and households' self-reported measures of credit rationing and constraint. There is strong evidence that more concentrated markets have fewer constrained **borrowers**, a result consistent with the Petersen-Rajan (1995) model of credit markets.

The third chapter, co-authored with Professor James Poterba, explores the relationship between the after- **tax returns** that taxable investors earn on equity mutual funds and the subsequent cash inflows to these funds. Previous studies have documented that funds with high pretax returns attract greater inflows. This chapter presents evidence, based on a large sample of retail equity mutual funds over the period 1993 to 1999, that after- **tax returns** have more explanatory power than pretax returns in explaining inflows. In addition, funds with large overhangs of unrealized capital gains experience smaller inflows, all else equal, than funds without such unrealized gains. (Copies available exclusively from MIT Libraries, Rm. 14-0551, Cambridge, MA 02139-4307. Ph. 617-253-5668; Fax 617-253-1690.)

11/5/2 (Item 2 from file: 35)  
DIALOG(R) File 35:Dissertation Abs Online  
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01471843 ORDER NO: AADAA-I0576744

THE RELATIONSHIP OF HOUSEHOLD CONSUMPTION AND SAVING TO INCOME

Author: SOULELES, NICHOLAS S.

Degree: PH.D.

Year: 1995

Corporate Source/Institution: MASSACHUSETTS INSTITUTE OF TECHNOLOGY (0753)

Co-supervisors: OLIVIER J. BLANCHARD; JERRY A. HAUSMAN; JOHN S. MACDONALD; JENNIE S. MACDONALD

Source: VOLUME 56/12-A OF DISSERTATION ABSTRACTS INTERNATIONAL. PAGE 4874.

Descriptors: ECONOMICS, GENERAL ; SOCIOLOGY, INDIVIDUAL AND FAMILY STUDIES

Descriptor Codes: 0501; 0628

Chapter 1. (jointly with Tullio Jappelli and Jorn-Steffen Pischke) Previous tests for liquidity constraints using Euler equations have usually split the sample on the basis of wealth. We propose an alternative test using direct information on **borrowing** constraints from the 1983 Survey of Consumer Finances. In a first stage we estimate probabilities of being constrained that are then utilized in a second sample, the Panel Study of Income Dynamics, to estimate switching regression models for the Euler equation. Our estimates do not indicate much excess sensitivity associated with the possibility of liquidity constraints. However, we show that the conditional distributions of consumption in the constrained and unconstrained regimes look quite different, which is some evidence of liquidity constraints. Similar results are obtained using the Consumer Expenditure Survey.

Chapter 2. Previous tests of the life-cycle/permanent-income theory on micro-data have usually had difficulty isolating the predictable or transitory components of income. In contrast, this paper provides a clean test by focusing on income **tax refunds**, which are both predetermined and transitory. Using the Consumer Expenditure Survey, it finds significant and interpretable excess sensitivity. This sensitivity is due in part to sharply increased spending on nondurables at the time of refund-receipt by those likely to be liquidity constrained. However, there is also evidence of substantial increases in spending, mostly on durables, by those unlikely to be constrained; as well as in spending after the receipt of refunds (particularly while on trips in the summer), which is also unlikely to be due to liquidity constraints.

Chapter 3. This paper gauges the adequacy of households' savings and other resources available for college, by examining whether households are able to maintain their standard of living as they pay for college. The main finding is that households appear to maintain their consumption up to 6 months into the academic year, despite large expenses. This is consistent with the life-cycle theory of saving and consumption. Furthermore, households appear not to cut their consumption during the 6-9 months **before** the **year** starts. There is, however, evidence of a drop in consumption for households with children first beginning college. But even this drop is rather small in magnitude. (Copies available exclusively from MIT Libraries, Rm. 14-0551, Cambridge, MA 02139-4307. Ph/ 617-253-5668; Fax 617-253-1690.)

11/5/3 (Item 3 from file: 35)

DIALOG(R)File 35:Dissertation Abs Online

(c) 2005 ProQuest Info&Learning. All rts. reserv.

694326 ORDER NO: NOT AVAILABLE FROM UNIVERSITY MICROFILMS INT'L.  
AN APPLICATION OF THE GLOBAL MONETARIST-WEDGE MODEL TO POST-1973 CHILEAN  
ECONOMIC POLICIES AND THE EFFECTS OF THESE POLICIES ON MACROECONOMIC,  
SOCIAL AND POLITICAL VARIABLES

Author: ALOPHELOU, CAROLAVIRGINIA

Degree: PH.D.

Year: 1980

Corporate Source/Institution: UNIVERSITY OF SOUTHERN CALIFORNIA (0208)

Source: VOLUME 41/04-A OF DISSERTATION ABSTRACTS INTERNATIONAL.

PAGE 1702.

Descriptors: ECONOMICS, FINANCE

Descriptor Codes: 0508

The study is an application of the Global Monetarist-Wedge Model to the post-1973 Chilean economy. The research methodology is a discussion and exposition of the selected model and compilation of empirical data with which to test the hypotheses suggested by it. The empirical data included in the study were compiled by means of personal interviews with Chilean experts in the United States and Chile and by analysis of Chilean economic statistics. The model is tested informally because formal statistical techniques are inappropriate due to the enormous structural changes experienced by the Chilean economy since 1973. Also, formal testing is unnecessary because the evidence is overwhelming.

In September 1973, the Chilean economy was in total collapse. Economic growth had fallen 7.8 percent, inflation was as high as 1,000 percent, and real wages were plummeting. Food production fell 22 percent and food imports quadrupled, exhausting foreign reserves. On September 11th, a military junta took control and initiated a policy of economic liberalism.

In this paper, the economic policies of the present Chilean government and their effects on real and monetary macroeconomic variables are analyzed within the framework of the Global Monetarist-Wedge Model.

The Wedge Model hypothesizes an inverse relationship between output and tax rates. A corollary of the Wedge Model--the Laffer Curve--hypothesizes that, if tax rates rise when they are in the "normal" range, tax revenues rise but, if tax rates rise when they are in the "prohibitive" range, tax revenues fall. When the Wedge Model is extended to an open world economy, it suggests a negative relationship between changes in a country's economic growth and changes in its trade balance.

Global Monetarism suggests a positive relationship between increases in economic growth and changes in a country's balance of payments. Also, if exchange rates are managed, there is an extremely strong relationship between changes in a country's exchange rate and its rate of inflation: its rate of inflation is equal to the sum of its rate of devaluation and the rate of world inflation.

In 1975, Chile cut marginal income tax rates and eliminated capital gains taxes. As predicted by the Wedge Model, output and employment increased. As illustrated by the Laffer Curve, income tax revenues increased 30 percent between 1975 and 1978. As consumption increased, indirect tax revenues also rose and, despite drastic reductions in tariff rates, total tax revenues rose 50 percent. As tax revenues rose, the fiscal budget was balanced for the first time in thirty years, permitting the first direct **tax refund** in Chilean **history**.

As the economy grew, imports increased and the trade deficit worsened. However, the balance of payments turned positive as foreign **loans** flowed into the country. Under a managed exchange rate, Chile's rate of inflation fell to 38 percent (15 percent devaluation and 23 percent "world" inflation) in 1979.

In conclusion, the post-1973 Chilean economic data support the hypotheses suggested by the Global Monetarist-Wedge Model.

11/5/4 (Item 1 from file: 474)  
DIALOG(R) File 474:New York Times Abs

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07923192 NYT Sequence Number: 235288011118

**ECONOMIC VIEW/WHAT DETROIT CAN TEACH WASHINGTON**

Leonhardt, David

New York Times, Col. 5, Pg. 4, Sec. 3

Sunday November 18 2001

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

**ABSTRACT:**

David Leonhardt Economic View column rejects idea of trying to stimulate economy with **tax refunds** for businesses or cuts in payroll taxes and says model for stimulus should be interest-free **loans** offered by auto makers after Sept 11, which lifted October car sales to highest level ever; says such a boost to whole economy could be achieved by having federal government reimburse states that suspend their sales taxes for 10 days during **holiday** shopping season, as proposed by Sens Patty Murray and Olympia J Snowe; graph (M)

**SPECIAL FEATURES:** Graph

**DESCRIPTORS:** Taxation; Sales; Credit; United States Economy; Terrorism; Airlines and Airplanes; Hijacking; World Trade Center (NYC); Taxation; Sales Tax; Interest Rates; Law and Legislation; States (US)

**PERSONAL NAMES:** Leonhardt, David; Murray, Patty (Sen); Snowe, Olympia J (Sen)

**GEOGRAPHIC NAMES:** New York City; Washington (DC); United States

11/5/5 (Item 2 from file: 474)

DIALOG(R)File 474:New York Times Abs

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00515429 NYT Sequence Number: 082459740130

(Pres Nixon in his State of Union message on Jan 30 will propose what is described as big, new income-maintenance program, form of 'negative income tax' for poor. He will also recommend area development program to provide new aid to regions with severe poverty and unemployment problems. Melvin R Laird, Nixon's counselor for domestic affairs, says if income tax machinery is used to operate new system, income tax returns will have to be changed to elicit new information. Adds that it will take 2 or 3 yrs to change over welfare system from grants for specific purposes to flat payments designed to provide families with minimum income. White House officials indicate that Nixon's proposal for new area development program would provide specific benefits for rural areas. New program in beginning would supplement present Econ Development Adm but would eventually absorb it. Most planning responsibility would be turned over to state and local officials. Present Econ Development Adm provides grants and loans to dists, towns and counties primarily for pub works to aid indus development and employment. Program will focus on areas that has lost major employer, areas with long-term unemployment and areas with underemployment, which often afflicts rural areas with many seasonal and part-time workers. Nixon's income maintenance proposal will be reaffirmation and restructuring of Family Assistance Plan that he put forward 3 yrs ago. Laird predicts that HR will vote against Nixon impeachment. Sa

DANIEL, CLIFTON

New York Times, Col. 4, Pg. 1

Wednesday January 30 1974

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English



RECORD TYPE: ABSTRACT

COMPANY NAMES: DEFENSE; DEPARTMENT OF; ECONOMIC DEVELOPMENT ADMINISTRATION  
; JOINT CHIEFS OF STAFF; PLUMBERS, THE (WHITE HOUSE SPECIAL  
INVESTIGATIONS UNIT); SECURITY COUNCIL, NATIONAL

DESCRIPTORS: ANTIPOVERTY PROGRAMS; ECONOMIC CONDITIONS AND TRENDS ;  
ETHICS AND MORALS; GOVERNMENT EMPLOYEES AND OFFICIALS; GOVERNMENT NEWS  
POLICIES; IMPEACHMENT; INCOME TAX; INCOME; LABOR; LAW AND LEGISLATION;  
NEWS AND NEWS MEDIA; NIXON ADMINISTRATION; POLITICS AND GOVERNMENT;  
PUBLIC WORKS; QUESTIONABLE OR CORRUPT ACTIVITIES; RURAL AREAS; STATE OF  
THE UNION MESSAGE; TAXATION; UNEMPLOYMENT AND JOB MARKET; UNITED STATES  
ARMAMENT AND DEFENSE; WATERGATE AFFAIR; WIRETAPPING AND OTHER  
EAVESDROPPING DEVICES AND METHODS

PERSONAL NAMES: DANIEL, CLIFTON; KISSINGER, HENRY A (DR); LAIRD, MELVIN  
ROBERT; MOORER, THOMAS H (ADM); NIXON, RICHARD MILHOUS

GEOGRAPHIC NAMES: UNITED STATES

11/5/6 (Item 3 from file: 474)

DIALOG(R) File 474:New York Times Abs

(c) 2005 The New York Times. All rts. reserv.

00434740 NYT Sequence Number: 090080730605

(Sec Shultz says on June 4 that he finds weakness of dollar in internatl  
currency mkts 'a puzzling matter' since prospects that US will limit  
inflation are better than most other countries, testimony, HR Ways and  
Means Com hearing on raising debt ceiling; indicates he sees no good  
reason for dollar and stock mkt to be as weak as they are; requests  
\$20-billion increase in temporary ceiling on Fed debt, which would bring  
ceiling to \$485-billion thus permitting Govt to continue to borrow to  
meet its bills at pace currently forseen through next June; Repr Mills  
hints that he might be thinking of some sort of spending ceiling as  
addition to debt-ceiling bill; asks Cong to remove statutory interest  
ceiling of 5 1/2% on savings bonds and 4 1/2% on larger-denomination  
marketable Govt bonds; discloses Adm is considering proposal to make it  
more attractive for individuals to invest their income-tax refunds in  
some sort of Govt bonds; Repr Ullman says he will not back removal of  
interest-rate ceilings on Govt bonds until Adm has re-imposed stricter  
controls; Shultz, in his testimony, indicates Adm is still considering  
possibility of asking for increase in Fed tax on gasoline but says any  
such tax would be aimed at conservation of gasoline and development of  
new energy sources and would not constitute an attempt to slow econ boom  
by draining off consumer purchasing power; Repr M W Griffiths criticizes  
idea of gasoline tax, asserting actual rationing is better course than  
pricing some con

New York Times, Col. 1, Pg. 59

Tuesday June 5 1973

DOCUMENT TYPE: Newspaper; Editors Note JOURNAL CODE: NYT LANGUAGE:  
English RECORD TYPE: Abstract

DESCRIPTORS: BONDS (GOVERNMENT); BUDGET; CURRENCY; DEBT; ECONOMIC  
CONDITIONS AND TRENDS ; EXCISE TAXES; FEDERAL TAXES (US); FINANCES;  
FOREIGN INVESTMENTS; INTERNATIONAL MONETARY SYSTEM; LABOR; OIL  
(PETROLEUM) AND GASOLINE; PRICES; RATIONING AND ALLOCATION OF RESOURCES;  
SAVINGS BONDS; STOCKS AND BONDS; TAXATION; WAGE AND PRICE CONTROLS; WAGES  
AND SALARIES

PERSONAL NAMES: ASH, ROY L; GRIFFITHS, MARTHA W (LT GOV); MILLS, WILBUR D;  
NIXON, RICHARD MILHOUS; SCHNEEBELI, HERMAN T (?-1982); SHANAHAN, EILEEN  
(ASST SEC); SHULTZ, GEORGE PRATT (SEC); ULLMAN, AL

GEOGRAPHIC NAMES: UNITED STATES (1973 PART 1)

11/5/7 (Item 4 from file: 474)

DIALOG(R) File 474:New York Times Abs

(c) 2005 The New York Times. All rts. reserv.

00115922 NYT Sequence Number: 041517700321

(Disruptions caused by postal strike in some cities discussed; distribution of magazines in NYC area hampered as result of postal strike; heavy losses seen in garment indus; ABA repr says NYC banks have neither recd mail deposits nor sent out balance statements; banks are unable to collect some \$300-million a day in bills for other cos; Chase Manhattan Bank says few, if any, penalties will be assessed for late installment payments held up by postal strike; several NY legislators plan bills to declare mail-less days business holidays to protect consumers from being assessed late charges; many brokerage houses hire trucks and use air freight to move their documents during postal strike; repts increased phone use as strike continues but notes strike is delaying bill payments of \$7-million a day; Fed Reserve Bd to advance funds to member banks to enable them to make short-term loans to businesses in financial trouble as result of postal strike in NYC and some other cities; appeals to taxpayers entitled to income tax refunds to bring returns to dist offices in NYC met area during strike)

New York Times, Col. 1, Pg. 12

Saturday March 21 1970

DOCUMENT TYPE: Newspaper JOURNAL CODE: NYT LANGUAGE: English

RECORD TYPE: Abstract

COMPANY NAMES: CHASE MANHATTAN BANK (NYC); NEW YORK TELEPHONE CO

DESCRIPTORS: APPAREL; BANKS AND BANKING; BONDS (GOVERNMENT); BOOK TRADE;

BOOKS AND LITERATURE; CONSUMER CREDIT; CREDIT (GENERAL); ECONOMIC

CONDITIONS AND **TRENDS** ; FINANCE; FINANCES; INCOME TAX; LABOR; MAGAZINES;

POSTAL SERVICE; STOCK PRICES AND TRADING VOLUME; STOCKS AND BONDS;

STRIKES; TAXATION; TELEPHONES; WOMEN'S AND GIRLS' WEAR

PERSONAL NAMES: MCFADDEN, ROBERT D

GEOGRAPHIC NAMES: NEW YORK CITY; UNITED STATES (1970)

11/5/8 (Item 1 from file: 583)

DIALOG(R) File 583:Gale Group Globalbase(TM)

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09894915

Back in the red as tax take slumps

Ireland: Government confirms tax receipt shortfall

Irish Independent (ESK) 03 Oct 2002

Language: ENGLISH

The government of Ireland confirmed 2 October 2002 that tax receipts would result in a EUR 1,300mn (US\$ 1.28bn) shortfall. The shortfall has been attributed to a weakening global economy that has seen a fall in corporate profitability have a knock on impact on corporation tax revenues. Receipts have also been hampered by a downturn in income **tax returns**. The shortfall, which is higher than earlier estimates of EUR 500mn (US\$ 491.75mn), is expected to result in **borrowing** of EUR 4bn (US\$ 3.93bn) in 2003, with increases in stealth and indirect taxes predicted. The current situation is expected to have a significant impact on the **December** 2002 budget, with projections that spending cuts will also have to be made.

PRODUCT: National Government (9100GE);

EVENT: null (00);

COUNTRY: Switzerland (4 IRE)

11/5/9 (Item 2 from file: 583)  
DIALOG(R) File 583:Gale Group Globalbase(TM)  
(c) 2002 The Gale Group. All rts. reserv.

05056097

Switzerland 4: Trying to carve out a niche : **Profile**

SWITZERLAND - SWISS VOLKSBANK **PROFILED**  
Financial Times (C) 1992 (FT) 7 May 1992 ps4

FEW PEOPLE outside Switzerland had heard of Swiss Volksbank until it emerged as a lender of Dollars 35m to a private company controlled by the late Robert Maxwell. The loan attracted wide attention abroad because it was made only after Mr Ian Maxwell and Mr Kevin Maxwell had pledged Berlitz shares owned by Maxwell Communication Corporation (MCC) to Volksbank. The brothers had previously agreed to sell the shares to a Japanese company. While Credit Suisse had total assets of SFr155.6bn at the end of last year, Volksbank had only SFr46.5bn. And Volksbank's after-tax return on equity was only 3.1 per cent, compared with 9.9 per cent at Credit Suisse. The bank has been trying to improve its performance, and the Maxwell misadventure is a curious footnote in the story. Volksbank's leaders recognised a few years ago that their main customers - Switzerland's army of small and medium-sized businesses - were expanding abroad. 'We did not want to lose them because we could not serve them any more,' says Mr Rudolf Bosshard, the bank's director responsible for international development. The obvious first step was to set up offices in the key financial centres that could provide customers with export finance, foreign exchange, capital markets and portfolio management services on competitive terms. Ironically, it was through the application of this strategy that the bank came into contact with Robert Maxwell. In 1987, one of its Swiss industrial customers won a contract to supply machinery to a Maxwell company and Volksbank's London branch provided a guarantee of delivery. The second stage of Volksbank's international strategy began to take shape last year. Under its expansion programme, it has concluded co-operation agreements with banks in Bavaria, Baden-Wurttemberg and France. Now, says Mr Bosshard, it is looking for a partner or acquisition in northern Italy.\*\*  
Copyright: Financial Times Ltd 1992

COMPANY: SWISS VOLKSBANK; CREDIT SUISSE

PRODUCT: Banking Institutions (6010);  
EVENT: LOAN RECEIPTS (82); COMPANY PROFILE (10);  
COUNTRY: Switzerland (5SWI); European Free Trade Association Countries (511);

11/5/10 (Item 1 from file: 256)  
DIALOG(R) File 256:TecInfoSource  
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00129473 DOCUMENT TYPE: Review

PRODUCT NAMES: Small Business (833045)

TITLE: Capital Connections: The right way to tap the Web's vast resources  
AUTHOR: Plummer, Allen  
SOURCE: Small Business Computing, v6 n4 p23(2) Apr 2001  
ISSN: 1529-5117

HOME PAGE: <http://www.SmallBusiness.com>

RECORD TYPE: Review

REVIEW TYPE: Product Analysis

GRADE: Product Analysis, No Rating

There are several types of online financial institutions that offer loans to small businesses. These lenders include traditional banks and lending agencies, U.S Small Business Administration (SBA), third-party sites, and other types such as angel investors or venture capitalists. LendingTree.com and Businesslenders.com are examples of third-party sites that match up business owners with multiple lenders. Angel or venture capital investors will provide alternatives that may be more suitable for some companies. When looking for a lender, companies can prevent confusion by knowing what they are looking for and what is being offered, and it is important that the company fits the lender's **profile**. When completing the application process, information should be accurate and truthful because lenders will ask for **tax returns** and other financial statements.

COMPANY NAME: Vendor Independent (999999)

SPECIAL FEATURE: Charts

DESCRIPTORS: Banks; **Loan** Processing; Small Business; Venture Capital

REVISION DATE: 20010630

?

Serial	Description
S1	1271 AU=(WILSON R? OR WILSON,IR?)
S2	22 TAX() REFUND?
S3	3462 LOAN?
S4	108 (PRE OR PRIOR OR BEFORE) (2N) YEAR
S5	237258 PROFIL? OR HISTOR? OR TREND? ?
S6	5 S2 AND S3
S7	1 S2 AND S4
S8	6 S6 OR S7

? show file

File 347:JAPIO Nov 1976-2005/Feb(Updated 050606)  
(c) 2005 JPO & JAPIO

File 350:Derwent WPIX 1963-2005/UD,UM &UP=200544  
(c) 2005 Thomson Derwent

8/5/1 (Item 1 from file: 350)

DIALOG(R) File 350:Derwent WPIX

(c) 2005 Thomson Derwent. All rts. reserv.

015649509 \*\*Image available\*\*

WPI Acc No: 2003-711692/200367

XRPX Acc No: N03-569236

Advance and loan granting method, involves preparing proper documentation and income tax refund, recovering amount of money together with fee, and returning remaining amount of money belonging to client

Patent Assignee: ADAMS R L (ADAM-I)

Inventor: ADAMS R L

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 20030167225	A1	20030904	US 200290184	A	20020301	200367 B

Priority Applications (No Type Date): US 200290184 A 20020301

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 20030167225	A1	6	G06F-017/60	

Abstract (Basic): US 20030167225 A1

NOVELTY - The method involves verifying that adequate funds are anticipated from income tax return to process a loan. An amount of money equal to the loan is transferred to client, and an income tax return and proper documentation is prepared. The income tax refund is received in an account and the amount of money together with fee is recovered. The balance amount belonging to the client is then returned.

DETAILED DESCRIPTION - An INDEPENDENT CLAIM is also included for a method of providing pre-purchased tax preparer services.

USE - Used for granting loans and advances.

ADVANTAGE - The method provides prepaid audit protection services by a tax preparer in the event of an internet revenue services (IRS) inquiry or audit. The method also provides favored client advances to taxpayers, before preparation of their income tax return and collecting the amount of that loan from the income tax return subsequently.

DESCRIPTION OF DRAWING(S) - The drawing shows a flowchart describing an advances and loan granting method.

pp; 6 DwgNo 1/1

Title Terms: ADVANCE; LOAN; METHOD; PREPARATION; PROPER; DOCUMENT; INCOME; TAX; REFUND; RECOVER; AMOUNT; MONEY; FEE; RETURN; REMAINING; AMOUNT; MONEY; BELONG; CLIENT

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

8/5/2 (Item 2 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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015063629 \*\*Image available\*\*

WPI Acc No: 2003-124145/200312

XRPX Acc No: N03-098975

Payment plan calculation apparatus for e.g. computing tax has plan proposal generator which creates payment plan proposal with advance payment and amount of tax refund

Patent Assignee: AOZORA GINKO KK (AOZO-N)

Number of Countries: 001 Number of Patents: 001  
Patent Family:  
Patent No Kind Date Applicat No Kind Date Week  
JP 2002358421 A 20021213 JP 2001167164 A 20010601 200312 B

Priority Applications (No Type Date): JP 2001167164 A 20010601

Patent Details:

Patent No Kind Lan Pg Main IPC Filing Notes  
JP 2002358421 A 14 G06F-017/60

Abstract (Basic): JP 2002358421 A

NOVELTY - An amount determination unit (12) estimates the amount of loan based on input customer information. An amount calculation unit (13) computes the amount of tax refund by computing the transfer amount of deduction based on customer information. A plan proposal generator creates a payment plan proposal with the advance payment and the amount of tax refund.

USE - Used for computing tax.

ADVANTAGE - Offers payment plan proposal with integrated amount of return by cutting tax in the payment of loan. Improves financial condition of the individual.

DESCRIPTION OF DRAWING(S) - The figure is a block diagram of a payment plan calculation apparatus.

Amount determination unit (12)

Amount calculation unit (13)

pp; 14 DwgNo 1/10

Title Terms: PAY; PLAN; CALCULATE; APPARATUS; COMPUTATION; TAX; PLAN;

GENERATOR; PAY; PLAN; ADVANCE; PAY; AMOUNT; TAX; REFUND

Derwent Class: T01; T05

International Patent Class (Main): G06F-017/60

File Segment: EPI

8/5/3 (Item 3 from file; 350)

DIALOG(R)File 350:Derwent WPIX

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012765388 \*\*Image available\*\*

WPI Acc No: 1999-571516/199948

Related WPI Acc No: 1990-059215; 1993-100472; 1998-178871

XRPX Acc No: N99-421160

**Electronic income tax refund filing program executing method for internal revenue service**

Patent Assignee: BENEFICIAL FINANCIAL CORP (BENE-N)

Inventor: LONGFIELD R N

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5963921	A	19991005	US 88146324	A	19880121	199948 B
			US 89384654	A	19890725	
			US 90615903	A	19901120	
			US 93270	A	19930104	
			US 97982807	A	19971015	

Priority Applications (No Type Date): US 88146324 A 19880121; US 89384654 A 19890725; US 90615903 A 19901120; US 93270 A 19930104; US 97982807 A 19971015

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5963921	A		6	G06F-017/60	Cont of application US 88146324 Cont of application US 89384654

Cont. of application US 90615903  
Cont. of application US 932701  
Cont of patent US 4890228  
Cont of patent US 5193057

Abstract (Basic): US 5963921 A

NOVELTY - Electronic account file created at authorized financial institution is designated as recipient of electronic funds and data files are transmitted to tax collecting authority. Based on tax return data, the institution is authorized for fund transfer and on completion of tax return processing and fund transfer by authority, data files and account files are processed for authorizing payment.

DETAILED DESCRIPTION - Tax preparer data, tax return data and refund payment data are received via input unit from tax preparer side and based on tax return data, electronic files are created. A new deposit account file for tax return and refund payment data is created by authorized financial institution for receiving IRS funds against **loan** debit. The account is closed after transfer of refund amount from IRS to tax payer by the financial institution.

USE - In internal revenue service for operating electronic income **tax refund** early payment system for electronic filing of tax return.

ADVANTAGE - Refund of **loan** to tax payer is enabled within one or two days of their filing of tax return from the financial institution.

DESCRIPTION OF DRAWING(S) - The figure shows the flow chart of execution of tax return payment application data.

pp; 6 DwgNo 1/1

Title Terms: ELECTRONIC; INCOME; TAX; REFUND; FILE; PROGRAM; EXECUTE; METHOD; INTERNAL; REVENUE; SERVICE

Derwent Class: T01

International Patent Class (Main): G06F-017/60

File Segment: EPI

8/5/4 (Item 4 from file: 350)

DIALOG(R) File 350:Derwent WPIX

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012702205 \*\*Image available\*\*

WPI Acc No: 1999-508316/199942

XRFX Acc No: N99-378829

**Home mortgage payment determining method using data processing system for low income family**

Patent Assignee: GEORGE J D (GEOR-I)

Inventor: GEORGE J D

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5946668	A	19990831	US 95543851	A	19951012	199942 B

Priority Applications (No Type Date): US 95543851 A 19951012

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5946668	A		12	G06F-017/60	

Abstract (Basic): US 5946668 A

NOVELTY - Amount of earnings to withhold from income including income tax for next fiscal year and for home mortgage interest deductions are calculated. Amount of **tax refund** to deposit into a trust fund during selected period and trust fund after deposit, are calculated. Mortgage based on the amortization of home mortgage is



**DETAILED DESCRIPTION:** Mortgage data, income data and income tax data are entered into memory. Amortization of home mortgage over a selected period, income tax refund for a prior fiscal year and income tax for current fiscal year are calculated.

USE - For determining home mortgage payments to pay for home throughout predetermined period for low income families.

ADVANTAGE - Facilitates reflection of unexpected changes in the borrower information, cost of living estimates, income and home appreciation, and changes in tax rates. Maintains ability to gain access to significant amount of cash for future need.

DESCRIPTION OF DRAWING(S) - The figure illustrates the flow chart for home mortgage payment determining method.

pp; 12 DwgNo 1A,1B/3

Title Terms: HOME; PAY; DETERMINE; METHOD; DATA; PROCESS; SYSTEM; LOW; INCOME; FAMILY

Derwent Class: T01

International Patent Class (Main): G06F-017/60

International Patent Class (Additional): G06F-157/00

File Segment: EPI

8/5/5 (Item 5 from file: 350)

DIALOG(R)File 350:Derwent WPIX

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011761961 \*\*Image available\*\*

WPI Acc No: 1998-178871/199816

Related WPI Acc No: 1990-059215; 1993-100472; 1999-571516

XRPX Acc No: N98-141576

**Electronic data processing system - prepares income tax returns authorising refund payments and obtains secured credit card**

Patent Assignee: BENEFICAL FRANCHISE CO INC (BENE-N)

Inventor: LONGFIELD R N

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 5724523	A	19980303	US 88146324	A	19880121	199816 B
			US 89384654	A	19890725	
			US 90615903	A	19901120	
			US 93270	A	19930104	
			US 9318941	A	19930217	
			US 95491615	A	19950619	

Priority Applications (No TypeDate): US 9318941 A 19930217; US 88146324 A 19880121; US 89384654 A 19890725; US 90615903 A 19901120; US 93270 A 19930104; US 95491615 A 19950619

Patent Details:

Patent No	Kind	Lan	Pg	Main IPC	Filing Notes
US 5724523	A		12	G06F-017/60	Cont of application US 88146324 Cont of application US 89384654 Cont of application US 90615903 CIP of application US 93270 Cont of application US 9318941 Cont of patent US 4890228 Cont of patent US 5193057

Abstract (Basic): US 5724523 A

The system has at least one electronic data processing mechanism for executing programmed arithmetic and logical processes, and for storing data. There is at least one data input arrangement at a tax

preparer, save for inputting tax return data and credit card application data to a data processor. There is also a section in the data processor for dealing with the tax return data and creating associated electronic data files, and for processing secured credit card applications data to electronically create a deposit and loan account file. The file is used to create a collateral account for receipt of tax refund payments funding credit card issuance, with subsequent closing of the deposit and loan account.

The data processor has a mechanism for processing the tax return files, and the deposit and loan account file. The tax return data is transmitted to a processor controlled by a tax collecting authority, for authorising electronic fund transfer to a financial institution, into the deposit and loan account. Fund from the account are also authorised for transfer to the collateral account to fund secured credit card issue.

ADVANTAGE - Provides data processing giving tax refund payment within 24-48 hours of time of filing tax return.

Dwg.1/2

Title Terms: ELECTRONIC; DATA; PROCESS; SYSTEM; PREPARATION; INCOME; TAX; RETURN; AUTHORISE; REFUND; OBTAIN; SECURE; CREDIT; CARD  
Derwent Class: T01; T05  
International Patent Class (Main): G06F-017/60  
File Segment: EPI

8/5/6 (Item 6 from file: 350)

DIALOG(R) File 350:Derwent WPIX  
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008172214

WPI Acc No: 1990-059215/199008

Related WPI Acc No: 1993-100472; 1998-178871; 1999-571516

XRPX Acc No: N90-045483

**Electronic income tax refund early payment system - uses data processing programs for creating electronic tax return filed with collecting authority**

Patent Assignee: BENEFICIAL MANAGEME (BENE-N)

Number of Countries: 001 Number of Patents: 001

Patent Family:

Patent No	Kind	Date	Applicat No	Kind	Date	Week
US 4890228	A	19891226	US 88146324	A	19880121	199008 B

Priority Applications (No Type Date): US 88146324 A 19880121

Patent Details:

Patent No	Kind	Lan Pg	Main IPC	Filing Notes
US 4890228	A	6		

Abstract (Basic): US 4890228 A

Electronic data processing programs are provided for creating an electronic tax return that is filed with a tax collecting authority. At the same time as the electronic tax return is created a loan application is processed to create an electronic deposit/ loan account for the tax filer at an authorised credit institution. As early as the day after completion of the tax return and loan application, the tax filer receives initial refund payment from the loan account.

The authorised credit institution electronically files the electronic tax return with the tax collecting authority which processes the return and transfers by electronic fund transfer the refund amount to the deposit/ loan account at the authorised credit institution. Any refund in excess of the initial refund payment is then forwarded to the

tax filer. Provision is made for checking the credit worthiness of the tax filer.

ADVANTAGE - Shortening time from filing to receipt of refund to as little as one day.

Dwg.1/1

Title Terms: ELECTRONIC; INCOME; TAX; REFUND; EARLY; PAY; SYSTEM; DATA; PROCESS; PROGRAM; ELECTRONIC; TAX; RETURN; FILE; COLLECT; AUTHORISE

Derwent Class: T01

International Patent Class (Additional): G06F-015/21

File Segment: EPI

Set	Items	Description
S1	688	AU=(WILSON R? OR WILSON, R?)
S2	33	TAX()REFUND?
S3	6268	LOAN? OR BORROW?
S4	1000	(PRE OR PRIOR OR BEFORE) (2N)YEAR
S5	376988	PROFIL? OR HISTOR? OR TREND? ?
S6	5	S2(S)S3
S7	0	S2(S)S4

? show file

File 348:EUROPEAN PATENTS 1978-2005/Jul W01

(c) 2005 European Patent Office

File 349:PCT FULLTEXT 1979-2005/UB=20050707,UT=20050630

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6/3, K/1 (Item 1 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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01210520 \*\*Image available\*\*

METHODS, SYSTEMS, AND COMPUTER PROGRAM PRODUCTS FOR PROCESSING AND/OR  
PREPARING A TAX RETURN AND INITIATING CERTAIN FINANCIAL TRANSACTIONS  
PROCEDES, SYSTEMES ET PRODUITS-PROGRAMMES INFORMATIQUES DESTINES AU  
TRAITEMENT ET/OU A L'ETABLISSEMENT D'UNE DECLARATION DE REVENUS ET DE  
REALISATION DE CERTAINES TRANSACTIONS FINANCIERES

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

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US (Nationality), (Designated only for: US)

Legal Representative:

MYERS BIGEL SIBLEY & SAJOVEC P A (agent), P.O. Box 37428, Raleigh, NC  
27627, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200517709 A2 20050224 (WO 0517709)  
Application: WO 2004US26433 20040810 (PCT/WO US04026433)  
Priority Application: US 2003494866 20030813; US 2003524783 20031125

Designated States:

(All protection types applied unless otherwise stated - for applications  
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO  
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO  
SE SI SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 7669

Fulltext Availability:

Claims

Claim

... transaction is a loan.

65 The method of Claim 64, wherein the loan is a **tax refund**  
anticipation  
**loan**.

23

. The method of Claim 63 ), wherein the financial transaction is the  
establishment of an...

6/3, K/2 (Item 2 from file: 349)  
DIALOG(R) File 349:PCT FULLTEXT  
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01192086 \*\*Image available\*\*

METHOD, SYSTEM, AND APPARATUS FOR IDENTIFICATION NUMBER AUTHENTICATION

PROCEDURE ET SYSTEME ET APPAREIL POUR L'AUTHENTIFICATION D'UN NUMERO  
D'IDENTIFICATION

Patent Applicant/Assignee:

ET AL INC, 124 North Union Street, Suite 205, Olean, NY, US, US  
(Residence), US (Nationality), (For all designated states except: US)

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Legal Representative:

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Williamsville, NY 14221-5406, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 2004114075 A2 20041229 (WO 04114075)  
Application: WO 2004US19014 20040616 (PCT/WO US04019014)  
Priority Application: US 2003250249 20030617

Designated States:

(All protection types applied unless otherwise stated - for applications  
2004+)

AE AG AL AM AT AU AZ BA BB BG BR BW BY BZ CA CH CN CO CR CU CZ DE DK DM  
DZ EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC  
LK LR LS LT LU LV MA MD MG MK MN MW MX MZ NA NI NO NZ OM PG PH PL PT RO  
RU SC SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW  
(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PL PT RO  
SE SI SK TR  
(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG  
(AP) BW GH GM KE LS MW MZ NA SD SL SZ TZ UG ZM ZW  
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6290

Fulltext Availability:

Detailed Description

Detailed Description

... identifying information can result in temporary and sometimes  
permanent financial loss when wages are garnished, **tax refunds** are  
withheld, or liens are placed on victims' property as a result of someone  
else...

...criminal use of their identity. Beyond direct financial loss, consumers  
report being denied employment, credit, **loans** (including mortgages and  
student **loans**), government benefits, utility and telecommunications  
services, and apartment leases when credit reports and background checks  
...

6/3,K/3 (Item 3 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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01117334 \*\*Image available\*\*

**REAL ESTATE INVESTMENT SYSTEM AND METHOD**

SYSTEME ET PROCEDURE D'INVESTISSEMENT IMMOBILIER

Patent Applicant/Assignee:

DEMPWOOD PTY LTD, Shop 13, Mosman Village, Military Road, Mosman, New  
South Wales 2088, AU, AU (Residence), AU (Nationality), (For all  
designated states except: US)

Patent Applicant/Inventor: **OLSEN, Peter**, Shop 13, Mosman Village, Military Road, Mosman, New South Wales 2088, AU, AU (Residence), AU (Nationality), (Designated only for: US)

Legal Representative:

FREEHILLS CARTER SMITH BEADLE (agent), Level 32, MLC Centre, 19-29 Martin Place, Sydney, New South Wales 2000, AU,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200440484 A1 20040513 (WO 0440484)

Application: WO 2003AU1438 20031030 (PCT/WO AU03001438)

Priority Application: AU 2002952381 20021031; AU 2003904250 20030811

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CO CR CU CZ DE DK DM DZ  
EC EE EG ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK  
LR LS LT LU LV MA MD MG MK MN MW MX MZ NI NO NZ OM PG PH PL PT RO RU SC  
SD SE SG SK SL SY TJ TM TN TR TT TZ UA UG US UZ VC VN YU ZA ZM ZW

(EP) AT BE BG CH CY CZ DE DK EE ES FI FR GB GR HU IE IT LU MC NL PT RO SE  
SI SK TR

(OA) BF BJ CF CG CI CM GA GN GQ GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZM ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 17049

Fulltext Availability:

Detailed Description

Detailed Description

... Passive investor for PI 8%300

Purchase price 450,000

Purchase expenses 38@300

Total **Loan** 488y300

Interest expense at 6.6% 32y228

Council rates 11300

Water rates 342

Strata expense...

...x 52 weeks 21,840

Tax loss deduction for Active Investor equity holding 15,999

**Tax refund** on 40% tax margin component 61399

Net Cash paid by Active Investor (p.a.) 91599...

...A, the active investor All is paying back all of the interest associated with the **loan** at a fixed rate of 6.6% per annum. The **loan** is an interest-only **loan**. The active investor All in this example, pays for all operating expenses associated with the...

...rate that the active investor All pays is 40 cents/dollar, they will receive a **tax refund** of \$6,399 and therefore, the net cash payments that are made by the active...

6/3,K/4 (Item 4 from file: 349)

DIALOG(R)File 349:PCT FULLTEXT

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00571538 \*\*Image available\*\*

SYSTEM FOR MODELING, MEASURING, MANAGING, AND DEPICTING THE EFFECTS OF

~~\*\*\*\*\*BUSINESS DECISIONS ON MARKET VALUE\*\*\*\*\*~~  
~~SYSTEME DE MODELISATION, D'EVALUATION, DE GESTION ET DE DESCRIPTION DES~~  
~~CONSEQUENCES DE DECISIONS COMMERCIALES SUR LA VALEUR MARCHANDE~~

Patent Applicant/Assignee:

ARTHUR ANDERSEN LLP,  
LIBERT Barry D,  
GINIAT Edward J,  
NOTT Madhu S,  
BOULTON Richard E S,  
HODGKINSON Robert,

Inventor(s):

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GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA  
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA  
UG US UZ VN YU ZA ZW GH GM KE LS MW SD SL SZ TZ UG ZW AM AZ BY KG KZ MD  
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CG CI CM GA GN GW ML MR NE SN TD TG

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Fulltext Availability:

Detailed Description

Detailed Description

... for Stock Equivalents MM\$

INCXEAC Income Before Extraordinary Items- Available for Common MM\$  
TAXESRFD Income Tax Refund MM\$  
TAXESACCR Income Taxes Accrued - Increase/Decrease (Statement of Cash  
Flows) MM\$  
TAXESPD Income Taxes...

...LABOR Labor and Related Expenses MM\$

LIABOTH Liabilities-Other MM\$  
LIAB Liabilities-Total MM\$  
ASSETSLLP Loan /Assets Losses - Provision For MM\$  
ASSETSLLR Loan /Assets Losses - Reserved For MM\$  
DEBTLTISS Long-Tenn Debt-Insurance (Statement of Cash Flows) MM...  
General, Administrative Expenses MM\$  
SGAEXPR Selling, General, and Administrative Expenses (Restated) MM\$  
DEBTSTAIR Short-Tenn Borrowings -Average Interest Rate %DEBTSTAVG  
Short-Tenn  
Borrowings -Average MM\$  
INVMSTCF Short-Tenn Investments - Change (Statement of Cash Flows) MM\$  
INVMST Short-Term...

6/3,K/5 (Item 5 from file: 349)  
DIALOG(R)File 349:PCT FULLTEXT



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00548813 \*\*Image available\*\*

GAMING MACHINE FOR PLAYING A BOARD GAME

MACHINES DE JEU PERMETTANT DE JOUER A UN JEU SUR PLATEAU

Patent Applicant/Assignee:

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Detailed Description

Detailed Description

... Win State Lottery 100

You Inherit Money 60 You Win at Roulette Table 25

Income **Tax Refund** 25 You Win at Blackjack Table 20

Bank Error in Your Favor 100 Lawsuit in...

...Payment for Services 12 Find Lost Dog 10

Stock Increases in Value 40 Building and **Loan** Matures 30

Grand Opera Opening 9 Bank Pays You Dividend 12

Go Back One Space...